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Membuka Jalan Semua Kemudahan dalam Satu Genggaman

Opening Path to A Simple Life at Your Fingertips





Sanggahan

Disclaimer

Selamat datang di Laporan Tahunan PT Allo Bank Indonesia Tbk dengan tema "Membuka Jalan Semua Kemudahan dalam Satu Genggaman". Laporan Tahunan ini diterbitkan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik. Penyusunan Laporan Tahunan ini menggunakan ketentuan yang terdapat pada Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik.

Welcome to the Annual Report of PT Allo Bank Indonesia Tbk. with theme "Opening Path to A Simple Life at Your Fingertips". This Annual Report is issued in accordance with OJK Regulation No. 9/SEOJK.03/2020 concerning Annual Report of Issuers or Public Companies and Circular Letter of The Financial Services Authority No. 16/SEOJK.04/2021 the Form and Content of The Annual Report of Issuers or Public Companies.

Laporan Tahunan ini dapat berisi beberapa pernyataan yang merupakan proyeksi dan pandangan masa depan yang menggambarkan cara pandang Bank terhadap kejadian-kejadian dan kinerja keuangan di masa depan, serta kondisi keuangan, hasil operasi dan hasil usaha, kondisi ekonomi, kondisi sektor, kondisi lalu lintas, serta rencana dan tujuan terkait.

This Annual Report may contain several statements that consist of future projections and views describing the Company's perspective on future financial events and performance, as well as financial conditions, operating and business results, economic conditions, sector conditions and related plans and objectives.

Pandangan-pandangan ini didasarkan pada beberapa estimasi dan asumsi saat ini yang dapat berubah seiring dengan ketidakpastian, kontingensi dan berbagai risiko bisnis, ekonomi, dan kompetisi yang dapat berubah sewaktu-waktu; dapat menyebabkan hasil kinerja, dan kejadian sebenarnya berbeda secara material dari yang telah diprediksi atau diproyeksi, dan hal ini berada di luar kendali Bank dan Direksi Bank. Pernyataan-pernyataan tersebut tidak terkait baik secara langsung maupun secara eksklusif dengan fakta-fakta historis dan tidak mencerminkan niat, rencana, ekspektasi, asumsi, dan keyakinan Bank mengenai kejadian-kejadian di masa mendatang. Tidak ada jaminan bahwa kejadian di masa mendatang akan muncul, proyeksi akan tercapai, atau asumsi Bank benar. Pernyataan-pernyataan tersebut bukan dan tidak dapat dianggap sebagai representasi atas kinerja Bank di masa datang.

These perspectives are based on various current estimations and assumptions that may change in line with uncertainties, contingencies, and various business, economic, and competition risks that may change from at anytime; they could cause actual results, performance and events to differ materially from those predicted or projected; and it is beyond the control of the Company and the Company's Director Board. Such statements are not directly or exclusively related to historical facts and do not reflect the Company's intentions, plans, expectations, assumptions and beliefs regarding future events. There is no guarantee that future events will occur, projections will be achieved, or the Company's assumptions are correct. These statements are not and should not be considered as a representation of the Company's future performance.

Laporan Tahunan ini memuat kata "Allo Bank" dan "Bank" yang didefinisikan sebagai PT Allo Bank Indonesia Tbk yang menjalankan kegiatan usaha di bidang jasa perbankan. Penyebutan satuan mata uang "Rupiah", "Rp", atau "IDR" merujuk pada mata uang resmi Republik Indonesia, sedangkan "Dolar AS" atau "USD" merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang "Rupiah".

This Annual Report contains words such as "Allo Bank " and "Bank", which are defined as PT Allo Bank Indonesia Tbk that runs business activity in Banking sector. Terms for the currency unit "Rupiah", "Rp", or "IDR" refers to the official currency of the Republic of Indonesia, whereas "US Dollar" or "USD" refers to the official currency of the United States of America. The entire financial information is presented in Rupiah.

Laporan dibuat dalam dua bahasa, yakni bahasa Indonesia dan bahasa Inggris. Selain dalam edisi cetak, laporan serupa dapat diakses melalui situs resmi Bank https://www.allobank.com.

This Report made in two languages, namely in Bahasa and English languages. In addition to print edition, this Report can also be accessed in the Bank's official website, https://www.allobank.com.

Sekapur Sirih

A Few Brief Introductory Words

MEMBUKA JALAN SEMUA KEMUDAHAN DALAM SATU GENGGAMAN

Opening Path to A Simple Life at Your Fingertips

Laporan Tahunan & Laporan Keberlanjutan 2025 Annual Report & Sustainability Report

Tema **"Membuka Jalan Semua Kemudahan dalam Satu Genggaman"** pada Laporan Tahunan Allo Bank Tahun Buku 2025 merepresentasikan komitmen Perseroan dalam menghadirkan layanan perbankan digital yang terintegrasi dan mudah diakses melalui satu platform aplikasi. Hal ini diwujudkan melalui pengembangan portofolio produk dan layanan perbankan digital yang komprehensif, baik untuk segmen ritel maupun korporasi, dengan proses layanan yang dirancang secara digital *end-to-end* guna meningkatkan kemudahan, efisiensi, dan kualitas pengalaman nasabah dalam bertransaksi.

Pada aspek transaksi dan sistem pembayaran, Perseroan memperkuat berbagai fitur utama seperti pembayaran QRIS, transfer dana, pembayaran tagihan, pengisian saldo, serta layanan tarik dan setor tunai untuk mendukung kebutuhan transaksi harian secara aman dan praktis. Inisiatif tersebut didukung oleh program loyalitas serta pengembangan kemitraan strategis, baik melalui sinergi dengan ekosistem Grup CT Corp maupun perluasan kolaborasi dengan berbagai sektor industri.

Allo Bank's Annual Report 2025 theme of "Opening Path to A Simple Life at Your Fingertips" represents the Company's commitment to providing integrated and easily accessible digital banking services through a single application platform. The Company has actualized this commitment by developing a comprehensive portfolio of digital banking products and services for both its retail and its corporate segments. This platform uses an end-to-end digital service process that enhances convenience and efficiency, and boosts customer experience quality.

In terms of its transactions and payment systems, the Company has strengthened various key features such as QRIS payments, fund transfers, bill payments, balance top-ups, and cash withdrawal and deposit services to support daily transaction needs to provide safety and convenience for customers. This initiative has the support of a loyalty program, and has also seen the Company developing strategic partnerships, whether through synergies with the CT Corp Group ecosystem or through expanded collaborations with various industry sectors.


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Membuka Jalan Semua Kemudahan dalam Satu Genggaman
Opening Path to A Simple Life at Your Fingertips

Kilas Kinerja 2025

2025 Performance Highlights

KINERJA OPERASIONAL
OPERATIONAL PERFORMANCE



22,23%

Kinerja Produk Kredit
Lending Product Performance

Rp9.140.731 **Juta** Million



56,17%

Dana Pihak Ketiga
Third Party Funds

Rp9.518.989 **Juta** Million

KINERJA KEUANGAN
FINANCIAL PERFORMANCE



32,08%

Aset
Assets

Rp18.470.073 **Juta**
Million

SELF ASSESSMENT GCG
GCG SELF ASSESSMENT

Bank telah melakukan penilaian sendiri (*self assessment*) terhadap penerapan tata kelola (*Good Corporate Governance*) yang dilakukan oleh pihak internal dengan mempertimbangkan berbagai faktor penilaian secara komprehensif dan terstruktur, yang mencakup *governance structure, governance process,* dan *governance outcome.* Pada tahun 2025, *self assessment* penerapan GCG Bank meraih nilai komposit "BAIK".

The Bank has conducted a self-assessment of its Good Corporate Governance implementation, conducted internally, taking into account various comprehensive and structured assessment factors, including governance structure, governance processes, and governance outcomes. In 2025, the Bank's self-assessment of GCG implementation achieved a composite score of "GOOD."

37,09%

Pendapatan Operasional
Operating Income

Rp1.983.391 **Juta**
Million

Daftar Isi

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Rp
Allo Grow

01

Performa 2025



Performance 2025



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Ikhtisar Data Keuangan Penting

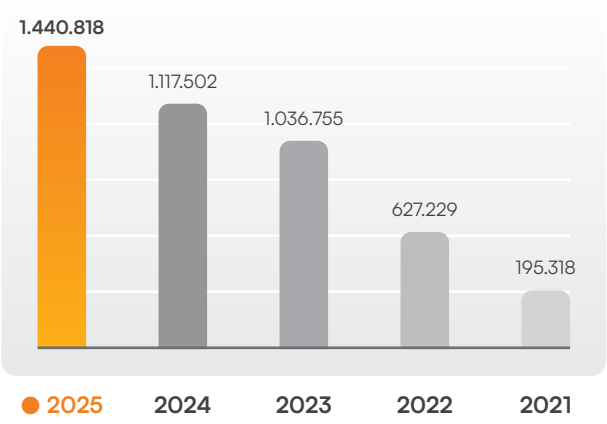
Key Financial Highlights

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain
Profit (Loss) and Comprehensive Income Statement

Uraian Description	2025	2024	2023	2022	2021
					dalam jutaan Rupiah | In million Rupiah
Pendapatan Operasional Operating Income	1.983.391	1.446.728	1.159.330	760.749	301.156
Pendapatan Bunga Bersih Net Interest Income	1.440.818	1.117.502	1.036.755	627.229	195.318
Pendapatan Operasional selain Bunga Other Operating Income	542.573	329.226	122.575	133.520	105.838
Biaya Kerugian Penurunan Nilai Aset Keuangan Allowance for Impairment Losses on Financial Asset	(437.377)	(113.880)	(47.942)	(44.262)	2.997
Biaya Operasional Operating Expenses	(808.119)	(734.025)	(535.827)	(359.884)	(84.005)
Laba (Rugi) Operasional Operating Profit (Loss)	737.895	598.823	575.561	356.603	220.148
Pendapatan Non Operasional Non-Operating Income	(876)	127	(287)	(4.291)	(148)
Laba/(Rugi) Sebelum Pajak Penghasilan Profit/(Loss) Before Income Tax	737.019	598.950	575.274	352.312	220.000
Laba/(Rugi) Bersih Net Profit/(Loss)	574.262	467.106	444.566	270.030	192.475
Pendapatan/(Beban) Komprehensif Lainnya Other Comprehensive Income/(Expenses)	20.871	(86.445)	39.283	15.967	15.283
Total Laba Komprehensif Total Comprehensive Profit	595.133	380.661	483.849	285.997	207.758
Laba Bersih per Saham (dalam Rupiah penuh) Earnings per Share (in full Rupiah amount)	26,46	21,50	20,46	12,43	24,26

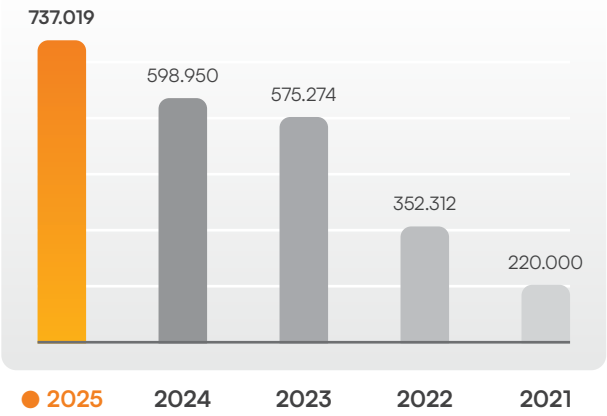
Pendapatan Bunga Bersih
Net Interest Income

(Rp juta | million)



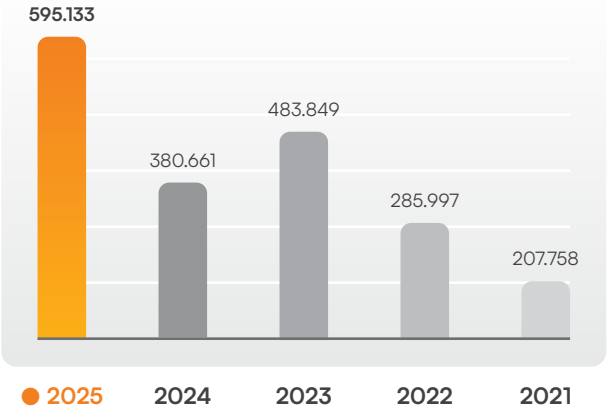
Laba/(Rugi) Sebelum Pajak
Profit/(Loss) Before Tax

(Rp juta | million)



Total Laba Komprehensif
Total Comprehensive Profit

(Rp juta | million)

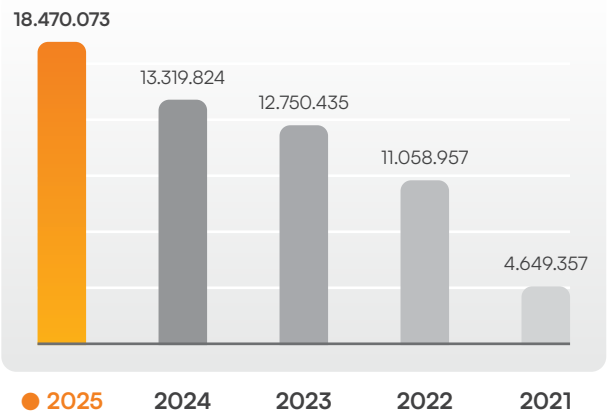


Laporan Posisi Keuangan
Statement of Financial Positiont

Uraian Description	2025	2024	2023	2022	2021
					dalam jutaan Rupiah | In million Rupiah
Aset Assets					
Aset Produktif Productive Assets	17.588.906	13.319.824	12.184.632	10.431.565	4.182.567
Kredit yang Diberikan Loans	9.140.731	7.478.035	7.385.708	7.205.558	2.198.243
Efek-Efek Marketable Securities	7.539.264	2.847.270	3.182.839	1.896.710	1.814.862
Reverse Repo Reverse Repo	288.949	288.706	-	764.529	-
Penempatan pada BI Placement with BI	-	499.927	199.971	374.938	99.985
Penempatan pada Bank Lain Placement with Other Banks	613.370	2.205.886	1.416.114	189.830	69.478
Aktiva Tetap & Inventaris Fixed Assets & Inventories	221.069	272.539	202.524	154.809	30.123
Agunan yang Diambil Alih Foreclosed Collaterals	-	-	-	-	221.004
Jumlah Aset Total Assets	18.470.073	13.984.014	12.750.435	11.058.957	4.649.357
Liabilitas & Ekuitas Liabilities & Equity					
Dana Pihak Ketiga Third Party Funds	9.518.989	6.095.118	4.898.665	4.415.491	2.124.024
Giro Current Accounts	540.588	85.336	48.190	39.700	165.640
Tabungan Saving Accounts	938.258	693.272	465.110	309.249	103.662
Deposito Time Deposits	8.040.143	5.316.510	4.385.365	4.066.542	1.854.722
Simpanan dari Bank Lain Deposits from Other Banks	300.047	5.224	45.000	-	161.203
Kewajiban Surat Berharga *Repo* Repo Securities Liabilities	754.056	286.522	611.288	-	960.445
Jumlah Liabilitas **Total Liabilities**	10.964.028	6.718.277	5.865.359	4.647.688	3.346.086
Jumlah Ekuitas **Total Equity**	7.506.045	7.265.737	6.885.076	6.411.269	1.303.271
Jumlah Liabilitas dan Ekuitas **Total Liabilities and Equity**	18.470.073	13.984.014	12.750.435	11.058.957	4.649.357

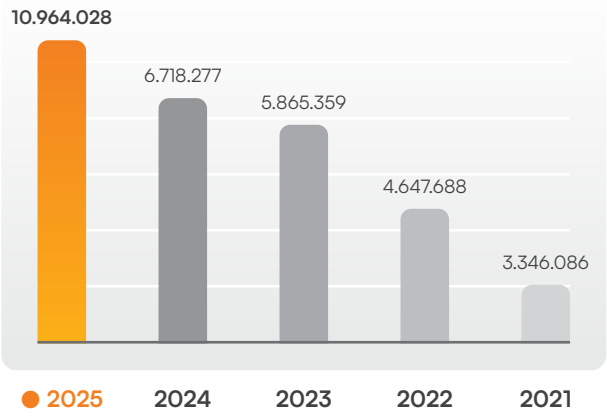
Jumlah Aset
Total Asset

(Rp juta | million)



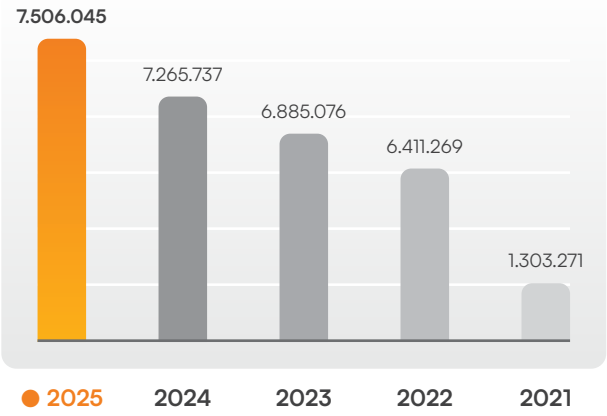
Jumlah Liabilitas
Total Liabilities

(Rp juta | million)



Jumlah Ekuitas
Total Equity

(Rp juta | million)



Laporan Arus Kas
Statements of Cash Flows

Uraian Description	2025	2024	2023	2022	2021
					dalam jutaan Rupiah | In million Rupiah
Arus Kas dari Aktivitas Operasi Cash Flows from Operating Activities					
Pendapatan Bunga yang Diterima Interest Income Received	1.753.169	1.515.562	1.299.219	774.175	314.316
Beban Bunga yang Dibayar Interest Expenses Paid	(399.066)	(368.804)	(289.560)	(134.222)	(154.808)
Pendapatan Operasional Lainnya Other Operating Income	410.130	136.369	104.309	98.743	106.274
Penerimaan Kembali Aset yang Telah Dihapusbukukan Recoveries of Assets that Have Been Written Off	24.017	14.953	18.266	243	-
Laba (Rugi) Selisih Kurs - Bersih Net Exchange Rate Profit (Loss)	(48)	-	-	-	-
Beban Tenaga Kerja Personnel Expenses	(198.128)	(165.847)	(147.240)	(73.742)	(57.228)
Beban Administrasi dan Umum Administrative and General Expenses	(492.904)	(497.477)	(336.206)	(251.979)	(32.810)
Pembayaran Pajak Penghasilan Income Tax Payments	(168.828)	(115.242)	(127.159)	(78.895)	(23.756)
Beban Non Operasi - Bersih Non-Operating Expenses - Net	4.014	(6.148)	(18.176)	(4.606)	1.140
Arus Kas dari Aktivitas Operasi Sebelum Perubahan Aset dan Kewajiban Cash Flows from Operating Activities Before Changes in Assets and Liabilities	932.356	513.726	503.452	329.717	153.128
Perubahan dalam Aset dan Kewajiban Operasi: Changes in Operating Assets and Liabilities:					
Penempatan pada BI dan Bank Lain Placements with Bank Indonesia and Other Banks	-	-	-	-	-
Efek-Efek yang Dibeli dengan Janji Dijual Kembali Securities Purchased Under Resale Agreements	(292)	(288.657)	764.099	(764.099)	-
Kredit yang Diberikan Loans	(2.038.777)	(92.327)	(180.150)	(5.025.843)	(922.416)
Biaya Dibayar Dimuka Prepaid Expenses	(26.593)	(2.772)	15.021	(37.941)	(296)
Agunan yang Diambil Alih Foreclosed Assets	-	-	-	221.004	(16.517)
Aset Lain-Lain Other Assets	(327)	(102.723)	40.901	71.640	(44.158)
Simpanan Deposits					
Giro Current Accounts	450.075	42.369	8.333	(131.485)	(20.086)
Tabungan Saving Accounts	244.986	228.162	155.862	205.586	(3.631)
Deposito Deposits	3.023.633	886.145	363.824	2.056.320	818.110
Kewajiban Surat Berharga *Repo* Repo Securities Liabilities	467.534	(324.766)	611.288	(960.445)	244.923
Utang Pajak Taxes Payables	(3.174)	4.802	9.464	4.588	23.326

Uraian Description	2025	2024	2023	2022	2021
				dalam jutaan Rupiah | In million Rupiah	
Kewajiban Lain-Lain Other Liabilities	36.879	7.768	56.003	121.184	26.482
Arus Kas Bersih Diperoleh dari Aktivitas Operasi Net Cash Flow Obtained from Operating Activities	3.086.300	871.727	2.348.097	(3.909.774)	258.865
Arus Kas dari Aktivitas Investasi Cash Flows from Investing Activities					
Efek-Efek Marketable Securities	(4.560.339)	340.128	(1.254.500)	(81.848)	(866.478)
Pembelian Aset Tetap Purchases of Fixed Assets	(15.417)	(99.926)	(88.331)	24.629	58
Hasil Penjualan Aset Tetap Proceeds from Sale of Fixed Assets	-	-	19	(65.746)	(720)
Pembelian Aset Tak Berwujud Purchases of Intangible Assets	-	(8.660)	(12.505)	(65.747)	(720)
Arus Kas Bersih Diperoleh dari Aktivitas Investasi Cash Flows from Investing Activities	(4.575.756)	231.542	(1.355.317)	(248.861)	(867.203)
Arus Kas dari Aktivitas Pendanaan Cash Flows from Financing Activities					
Penambahan Modal Disetor Additional Paid in Capital	-	-	-	1.004.732	749.850
Saham yang Dibeli Kembali Repurchased Shares	(118.548)				
Pembagian Laba untuk Dividen Distribution of Profits for Dividends	(233.383)				
Tambahan Modal dari Agio Saham Additional Capital from Share Premium	-	-	-	3.795.664	-
Biaya atas Penerbitan Saham Transaction Cost Issuance of Shares	-	-	-	-	(1.403)
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	(13.583)	(13.984)	(13.292)	(14.522)	-
Arus Kas Bersih Diperoleh dari Aktivitas Pendanaan Net Cash Flows Provided by Financing Activities	(365.514)	(13.984)	(13.292)	4.785.874	748.447
Kenaikan Bersih Kas dan Setara Kas Increase in Cash and Cash Equivalents	(1.854.970)	1.089.285	979.488	627.239	140.109
Kas dan Setara Kas Awal Periode Cash and Cash Equivalents at the Beginning of the Period	2.942.660	1.853.375	873.888	246.649	106.540
Kas dan Setara Kas Akhir Periode Cash and Cash Equivalents at the End of the Period	1.087.690	2.942.660	1.853.375	873.888	246.649
Pengungkapan Tambahan Additional Disclosures					
Kas dan Setara Kas Terdiri dari: Cash and Cash Equivalents Consist of:					
Kas Cash	2.572	1.955	3.849	3.174	12.450
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	471.749	234.892	233.442	305.946	64.736
Giro pada Bank Lain Current Accounts with Other Banks	163.369	55.886	216.114	189.830	69.478
Penempatan pada Bank Indonesia dan Bank Lain Placements with Bank Indonesia and Other Banks	450.000	2.649.927	1.399.971	374.938	99.985
Jumlah Kas dan Setara Kas Total Cash and Cash Equivalents	1.087.690	2.942.660	1.853.375	873.888	246.649

Rasio-rasio Keuangan
Financial Ratios

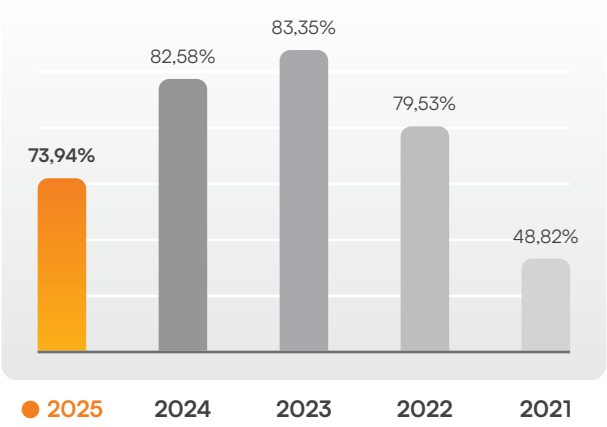
Uraian Description	2025	2024	2023	2022	2021
					dalam % | In %
Permodalan Capital					
Rasio Kecukupan Modal Capital Adequacy Ratio (CAR)	73,94%	82,58%	83,35%	79,53%	48,82%
CAR *Tier* 1 CAR Tier 1	73,10%	81,71%	82,29%	78,62%	48,02%
CAR *Tier* 2 CAR Tier 2	0,84%	0,87%	1,06%	0,92%	0,80%
Aset Tetap terhadap Ekuitas Fixed Assets to Equity	2,95%	3,75%	2,94%	2,41%	2,31%
Aset Produktif Productive Assets					
Aset Produktif dan Non Produktif Bermasalah terhadap Total Aset Produktif dan Non-Produktif Non-Performing Productive and Non-Productive Assets to Total Productive and Non-Productive Assets	0,85%	0,46%	0,05%	0,00%	2,12%
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Performing Productive Assets to Total Productive Assets	0,85%	0,46%	0,05%	0,00%	0,27%
CKPN Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses on Financial Assets to Productive Assets	1,01%	0,78%	0,51%	0,52%	0,64%
NPL Bruto NPL Gross	1,64%	0,81%	0,08%	0,01%	0,52%
NPL Neto NPL Net	0,60%	0,40%	0,05%	0,01%	0,29%
Rentabilitas Profitability					
Rasio Laba (Rugi) terhadap Jumlah Aset Return on Asset (ROA)	4,91%	4,48%	4,76%	3,55%	4,74%
Rasio Laba (Rugi) terhadap Ekuitas Return on Equity (ROE)	7,93%	6,78%	6,70%	4,36%	25,64%
Marjin Bunga Bersih Net Interest Margin (NIM)	10,11%	8,88%	9,01%	6,70%	4,63%
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operational Expenses to Operating Income Ratio (BOPO)	68,87%	66,78%	59,87%	60,51%	52,38%
Cost to Income Ratio (CIR)	41,29%	50,76%	46,25%	47,41%	27,95%
Rasio Laba (Rugi) terhadap Pendapatan/Penjualan Profit (Loss) to Revenue/Sales Ratio	28,95%	32,29%	38,35%	35,50%	63,91%
Rasio Lancar Current Ratio	81,38%	90,48%	85,86%	76,06%	61,61%

Uraian Description	2025	2024	2023	2022	2021
					dalam % | In %
Likuiditas Liquidity					
Rasio Kredit terhadap Dana Pihak Ketiga Loan to Deposit Ratio (LDR)	96,03%	122,69%	150,77%	163,19%	103,49%
Rasio Dana Murah (CASA terhadap Dana Pihak Ketiga) Current and Savings Accounts (CASA on Third Party Funds)	15,54%	12,77%	10,48%	7,90%	12,68%
Rasio Liabilitas terhadap Ekuitas Liabilities to Equity Ratio	146,07%	92,47%	85,19%	72,49%	256,75%
Rasio Liabilitas terhadap Aset Liabilities to Assets Ratio	59,36%	48,04%	46,00%	42,03%	71,97%
Kepatuhan Compliance					
Persentase Pelanggaran BMPK Percentage of LLL Violation					
Pihak Terkait Related Parties	0,00%	0,00%	0,00%	0,00%	0,00%
Pihak Tidak Terkait Unrelated Parties	0,00%	0,00%	0,00%	0,00%	0,00%
Persentase Pelampauan BMPK Percentage of LLL Exclusion					
Pihak Terkait Related Parties	0,00%	0,00%	0,00%	0,00%	0,00%
Pihak Tidak Terkait Unrelated Parties	0,00%	0,00%	0,00%	0,00%	0,00%
Giro Wajib Minimum (GWM) Statutory Reserve Requirement					
GWM Utama Rupiah GWM in Rupiah	6,35%	7,81%	9,12%	7,85%	3,55%
GWM Valuta Asing GWM in Foreign Currencies	4,82%	0,00%	0,00%	0,00%	0,00%
Posisi Devisa Neto (PDN) Net Open Position (PDN)	0,45%	0,00%	0,00%	0,00%	0,00%
Rasio Kas dan Setara Kas terhadap Liabilitas Ratio of Cash and Cash Equivalents to Liabilities	9,92%	43,80%	31,60%	18,80%	7,37%



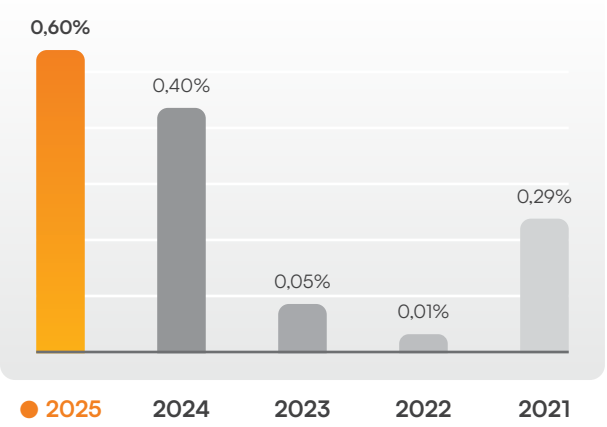
Rasio Kecukupan Modal
Capital Adequacy Ratio (CAR)

(Dalam | In %)



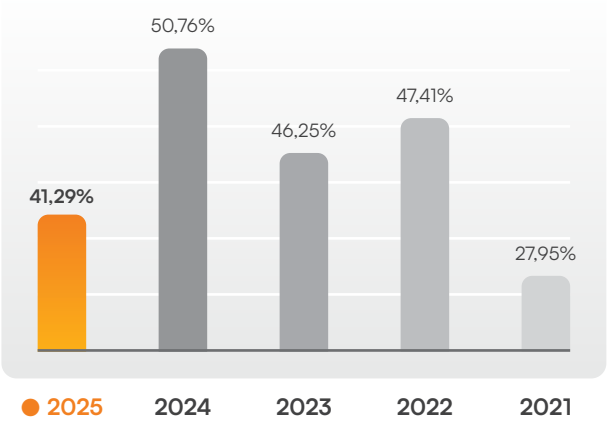
NPL Neto
Net NPL

(Dalam | In %)



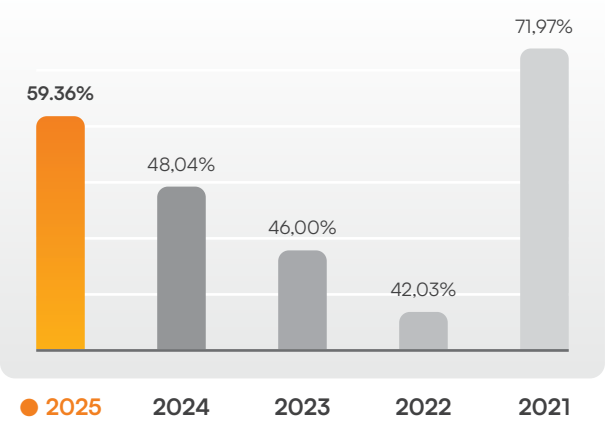
Cost to Income Ratio (CIR)
Cost to Income Ratio (CIR)

(Dalam | In %)



Rasio Liabilitas terhadap Aset
Liabilities to Assets Ratio

(Dalam | In %)



Ikhtisar Saham

Stock Overview

Komposisi Saham

Per 31 Desember 2025, jumlah saham PT Allo Bank Indonesia Tbk adalah sebanyak 21.730.256.442 lembar saham dengan kepemilikan sebanyak 13.228.508.531 lembar saham atau 60,88% dimiliki oleh PT Mega Corpora, 2.497.816.903 lembar saham atau setara 11,49% dimiliki PT Bukalapak.com Tbk, 1.521.117.930 lembar saham atau 7,00% dimiliki oleh Abadi Investment Pte. Ltd., 1.303.815.836 lembar saham atau 6,00% dimiliki PT Indolife Investama Perkasa, dan 3.080.302.208 lembar saham atau 14,18% dimiliki oleh masyarakat (kepemilikan di bawah 5%). Selain itu, Bank juga memiliki 90.390.800 lembar saham treasury per 31 Desember 2025 sebagai hasil dari program pembelian kembali saham yang dilakukan pada tahun 2025.

Share Composition

As of December 31, 2025, total shares of PT Allo Bank Indonesia Tbk amounted to 21,730,256,442 shares. All shares are owned by several shareholders, namely PT Mega Corpora with a proportion of 60.88%, PT Bukalapak.com with 2,497,816,903 shares or 11.49%, Abadi Investment Pte. Ltd. with 1,521,117,930 shares or 7.00%, PT Indolife Investama Perkasa with 1,303,815,836 shares or 6.00%, and public (individual ownership below 5%) with 3,080,302,208 shares or 14.18%. In addition, the Bank also held 90,390,800 treasury shares as of December 31, 2025, as a result of the share buyback program implemented in 2025.

Informasi tentang Perdagangan Saham
Information on Stock Trading

Kinerja saham Allo Bank dalam 2 (dua) tahun terakhir dapat dilihat sebagai berikut:

Performance of Allo Bank within past 2 (two) years is presented in the following table:

Kode Saham
Stock Code: **BBHI**

Bursa Perdagangan Saham
Stock Trading Exchange: **Bursa Efek Indonesia (BEI)**
Indonesia Stock Exchange (IDX)

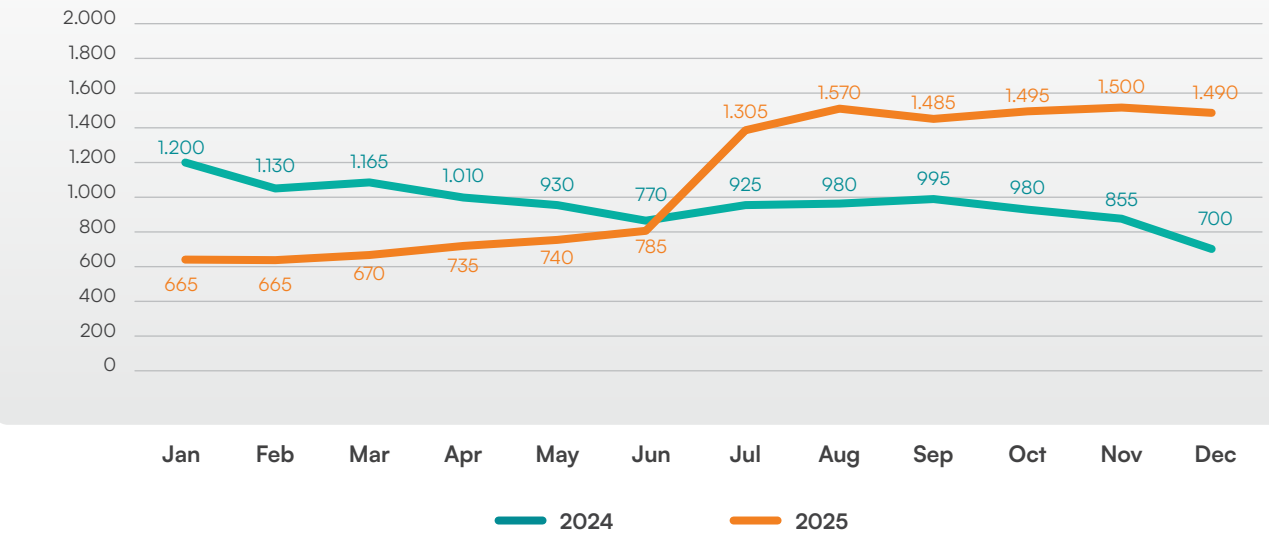
2025	Harga Saham (Rp) Share Price (IDR)			Jumlah Saham Beredar (juta lembar) Number of shares outstanding (million shares)	Volume Transaksi (Saham/ribu) Transaction Volume (Shares/ thousand)	Kapitalisasi Pasar (Rp) Market Capitalization (IDR)
	Tertinggi Highest	Terendah Lowest	Penutupan Closing			
Kuartal I 1st Quarter	860	555	670	21.730.256.442	54.443	14.559.271.816.140
Kuartal II 2nd Quarter	825	595	785	21.730.256.442	34.422	17.058.251.306.970
Kuartal III 3rd Quarter	1.695	775	1.485	21.730.256.442	196.623	32.269.430.816.370
Kuartal IV 4th Quarter	1.640	1.295	1.490	21.730.256.442	81.875	32.378.082.098.580

2024	Harga Saham (Rp) Share Price (IDR)			Jumlah Saham Beredar (juta lembar) Number of shares outstanding (million shares)	Volume Transaksi (Saham/ribu) Transaction Volume (Shares/ thousand)	Kapitalisasi Pasar (Rp) Market Capitalization (IDR)
	Tertinggi Highest	Terendah Lowest	Penutupan Closing			
Kuartal I 1st Quarter	1.370	1.095	1.165	21.730.256.442	31.749	25.315.748.754.930
Kuartal II 2nd Quarter	1.165	675	770	21.730.256.442	34.492	16.732.297.460.340
Kuartal III 3rd Quarter	1.155	765	995	21.730.256.442	69.431	21.621.605.159.790
Kuartal IV 4th Quarter	1.010	700	700	21.730.256.442	27.448	15.211.179.509.400

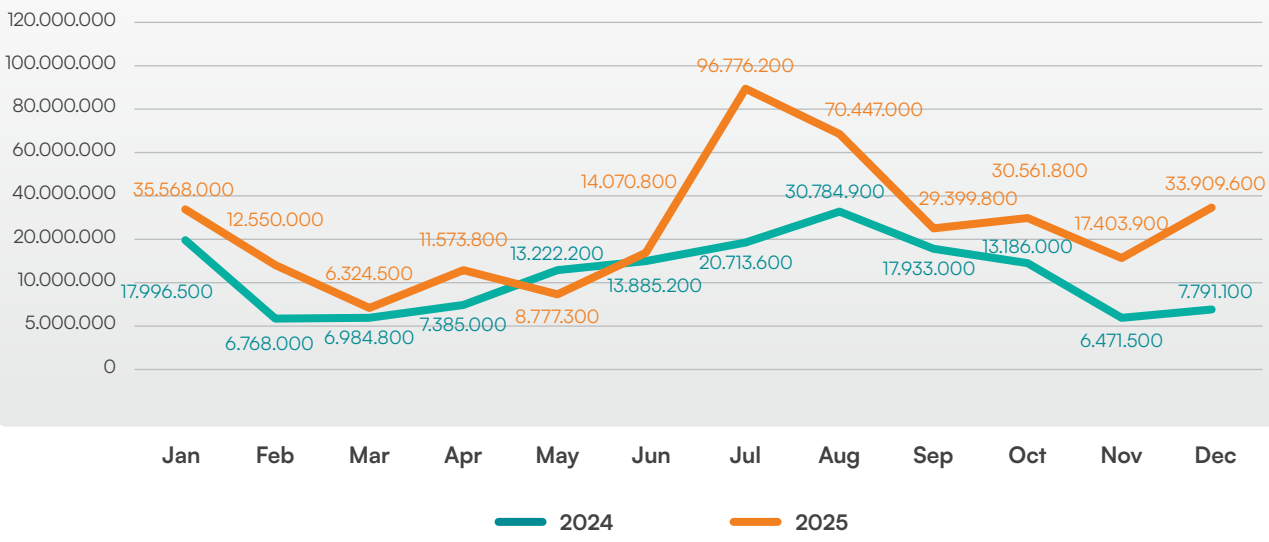
Bulan Month	Harga Penutupan Closing Price	Volume Transaksi Transaction Volume
Januari 2025 January 2025	665	35.568.000
Februari 2025 February 2025	665	12.550.000
Maret 2025 March 2025	670	6.324.500
April 2025 April 2025	735	11.573.800
Mei 2025 May 2025	740	8.777.300
Juni 2025 June 2025	785	14.070.800
Juli 2025 July 2025	1.305	96.776.200
Agustus 2025 August 2025	1.570	70.447.000
September 2025 September 2025	1.485	29.399.800
Oktober 2025 October 2025	1.495	30.561.800
November 2025 November 2025	1.500	17.403.900
Desember 2025 December 2025	1.490	33.909.600

Bulan Month	Harga Penutupan Closing Price	Volume Transaksi Transaction Volume
Januari 2024 January 2024	1.200	17.996.500
Februari 2024 February 2024	1.130	6.768.000
Maret 2024 March 2024	1.165	6.984.800
April 2024 April 2024	1.010	7.385.000
Mei 2024 May 2024	930	13.222.200
Juni 2024 June 2024	770	13.885.200
Juli 2024 July 2024	925	20.713.600
Agustus 2024 August 2024	980	30.784.900
September 2024 September 2024	995	17.933.000
Oktober 2024 October 2024	980	13.186.000
November 2024 November 2024	855	6.471.500
Desember 2024 December 2024	700	7.791.100

Harga Penutupan
Closing Price



Volume Transaksi
Transaction Volume



Informasi tentang Aksi Korporasi

Hingga 31 Desember 2025, Bank tidak melakukan aksi korporasi yang menyebabkan terjadinya perubahan jumlah saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), saham bonus, serta perubahan nilai nominal saham.

Namun demikian, Bank telah melakukan pembelian kembali saham sesuai dengan peraturan perundang-undangan yang berlaku berdasarkan keterbukaan informasi kepada pemegang saham sehubungan dengan rencana pembelian Kembali saham perseroan dalam kondisi pasar yang berfluktuasi secara signifikan yang dimuat pada *website* Bursa Efek Indonesia dan *website* Perseroan pada tanggal 30 April 2025, 29 Juli 2025, dan 29 Oktober 2025. Jumlah alokasi dana seluruh program pembelian kembali saham Bank adalah sebesar Rp200.000.000.000,- (dua ratus miliar Rupiah) menggunakan saldo laba ditahan, berdasarkan keterbukaan informasi kepada pemegang saham sehubungan dengan rencana pembelian kembali saham perseroan dalam kondisi pasar yang berfluktuasi secara signifikan pada tanggal 30 April 2025.

Mengingat masih terdapat sisa dana untuk pembelian kembali saham dan belum melampaui batasan maksimum dalam pelaksanaan pembelian kembali saham, Bank merencanakan untuk kembali melakukan Pembelian Kembali Saham yang telah dikeluarkan dan tercatat di Bursa Efek Indonesia sesuai POJK 13/2023, Peraturan OJK No. 29 Tahun 2023 tentang Pembelian Kembali Saham yang Dikeluarkan oleh Perusahaan Terbuka dan Surat OJK No. S-102/D.04/2025 tanggal 17 September 2025 perihal Kebijakan Pelaksanaan Pembelian Kembali Saham yang Dikeluarkan oleh Perusahaan Terbuka dalam Kondisi Pasar yang Berfluktuasi Secara Signifikan.

Information on Corporate Action

Until December 31, 2025, the Bank did not conduct any corporate actions that result in changes to its shares, such as stock splits, reverse stock splits, bonus shares, or changes to the nominal value of shares.

However, the Bank has conducted share buyback in accordance with applicable laws and regulations. It has done these buybacks based on information disclosures to shareholders regarding the Company's share buyback plans and has done so under significantly fluctuating market conditions, as published on the Indonesia Stock Exchange website and the Company's own website on 30 April, 2025, 29 July, 2025, and 29 October, 2025. The total allocation of funds for the Bank's entire share buyback program was IDR200,000,000,000 (two hundred billion Rupiah) using retained earnings. This is based on information disclosures to shareholders regarding the Company's share buyback plan under significantly fluctuating market conditions on April 30, 2025.

Considering that there were still remaining funds for share buybacks and considering that they have not exceeded the maximum limit for share buybacks, the Bank plans to repurchase shares issued and listed on the Indonesia Stock Exchange in accordance with Financial Services Authority Regulation (POJK). 13/2023, OJK Regulation No. 29 of 2023 concerning the Buyback of Shares Issued by Public Companies, and OJK Letter No. S-102/D.04/2025 dated 17 September, 2025, concerning the Policy for Implementing the Buyback of Shares Issued by Public Companies in Significantly Fluctuating Market Conditions.

Informasi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Sanksi Perdagangan Saham (*Delisting*)

Sepanjang tahun 2025, Allo Bank tidak pernah dikenakan sanksi yang dapat berpengaruh terhadap aktivitas perdagangan saham di Bursa Efek tempat Bank mencatatkan saham dan memperdagangkan saham, baik penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*). Dengan demikian, tidak terdapat informasi terkait dampak dari penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) yang dapat disajikan dalam Laporan Tahunan ini.

Information on Temporary Suspension of Stock Trading (Suspension) and/or Delisting

Throughout 2025, Allo Bank has never been subject to sanctions that could affect its stock trading activities on the Stock Exchange where the Bank lists and trades its shares, including temporary suspension of stock trading and/or delisting. Therefore, there is no information related to the impact of temporary suspension of stock trading and/or delisting that can be presented in this Annual Report.

Dividen Saham

Dalam RUPS Tahunan untuk tahun buku 2024 yang digelar pada 10 April 2025, Pemegang Saham menyetujui pembagian dividen tunai, untuk pertama kalinya dalam sejarah Bank, sebesar Rp233.382.954.186 yang merupakan 50% dari Laba Bersih Bank pada tahun buku 2024. Seluruh dividen tersebut

Stock Dividend

At the Annual General Meeting of Shareholders for the fiscal year 2024 held on April 10, 2025, shareholders approved a cash dividend distribution, for the first time in the Bank's history, amounting to IDR233,382,954,186, which is 50% of the Bank's net profit for the 2024 fiscal year. The entire dividend was paid

telah dibayarkan pada 30 April 2025. Adapun pembagian dividen saham pada tahun 2025 untuk hasil usaha tahun buku 2024, adalah sebagai berikut:

on April 30, 2025. The distribution of stock dividends in 2025 for the 2024 fiscal year is as follows:

Dividen Saham Stock Dividend	**2025** **(untuk Hasil Usaha Tahun Buku 2024)** (for the 2024 Fiscal Year Share Dividend)	**2024** **(untuk Hasil Usaha Tahun Buku 2023)** (for the 2023 Fiscal Year Share Dividend)
Laba Bersih (Rp) Net profit (IDR)	467.105.739.014	444.566.134.304
Dividen yang Dibagikan (Rp) Distributed Dividend (IDR)	233.382.954.186	-
Rasio Pembagian Dividen (%) Dividend Distribution Ratio (%)	49,96	-
Tanggal Pengumuman Date of Announcement	10 April 2025 April 10, 2025	31 Mei 2024 May 31, 2024
Tanggal Pembayaran Date of Payment	30 April 2025 April 30, 2025	-

Informasi tentang Penerbitan Obligasi, Sukuk, atau Obligasi Konversi

Information on Issuance of Bonds, Sukuk, or Convertible Bonds

Sampai dengan 31 Desember 2025, Bank tidak menerbitkan obligasi, sukuk, dan/atau obligasi konversi. Dengan demikian, tidak terdapat informasi terkait obligasi, sukuk, atau obligasi yang masih beredar dalam Laporan Tahunan ini.

As of December 31, 2025, the Bank has not issued any bonds, sukuk, and/or convertible bonds. Therefore, there is no information related to bonds, sukuk, or bonds still in circulation in this Annual Report.

Informasi Sumber Pendanaan Lainnya

Information on Other Funding Sources

Selama tahun 2025, Allo Bank tidak pernah menerbitkan surat berharga sumber pendanaan lainnya. Dengan demikian, tidak terdapat informasi mengenai sumber pendanaan lainnya yang dapat disajikan dalam Laporan Tahunan ini.

Throughout 2025, Allo Bank did not issue securities from other funding sources. Thus, there is not information available on other funding sources presented in this Annual Report.

Kilas Peristiwa
Event Highlights



10 JANUARI January

Raker 2025
Work Meeting 2025

Bank menggelar Rapat Kerja pada awal tahun dengan mengangkat tema "RACe to Grow Stronger: Dual Profit Engines for Sustainable Competitive Growth" untuk merumuskan strategi dan rencana kerja serta meningkatkan koordinasi dan komunikasi demi pencapaian tujuan bersama sepanjang tahun 2025.

The bank held a Work Meeting at the beginning of the year with the theme "RACe to Grow Stronger: Dual Profit Engines for Sustainable Competitive Growth" to formulate strategies and work plans and improve coordination and communication in order to achieve common goals throughout 2025.



10 FEBRUARI February

Allo Bank Hangout

Acara *Meet & Greet* spesial bersama kedua *Brand Ambassador* Allo Bank WONWOO dan MINGYU yang bertajuk **"Allo Bank Hangout: Gak Bakal Rugi Bareng WONWOO & MINGYU."** *Event* ini diselenggarakan pada tanggal **10 Februari 2025 di Jakarta International Velodrome, Jakarta.** Dalam momen spesial ini, para penggemar dan *customer* loyal Allo Bank, yang biasa disebut sebagai Allo Friends, mendapatkan kesempatan spesial untuk bertemu dan bersenang-senang bersama *Brand Ambassadors* Allo Bank, WONWOO dan MINGYU.

A special Meet & Greet event with Allo Bank Brand Ambassadors WONWOO and MINGYU, titled **"Allo Bank Hangout: Gak Bakal Rugi Bareng WONWOO & MINGYU".** This event took place on **February 10, 2025, at the Jakarta International Velodrome, Jakarta.** On this special occasion, Allo Bank fans and loyal customers, commonly referred to as Allo Friends, had a special opportunity to meet and have fun with Allo Bank Brand Ambassadors WONWOO and MINGYU.



5 MARET March

Allo Bank Pelita Gerakan Berbagi & Literasi Ramadan
Allo Bank Pelita Ramadan Sharing & Literacy Movement

Gerakan Berbagi Ramadhan bersama Allo Bank Pelita merupakan wujud dari komitmen CSR dalam bidang sosial sekaligus pendidikan. Kunjungan tahun ini Allo Bank Pelita bersama CT Arsa Foundation mendatangi Yayasan Pondok Pesantren Mahabbatul Yatim yang berlokasi di Ciangsana, Bogor. Rangkaian kegiatan acara tersebut diantaranya masak bersama persiapan buka puasa untuk dibagikan, membaca buku dari pondok buku yang telah disediakan, permainan bersama, dan literasi umum mengenai finansial.

The Ramadan Sharing Movement with Allo Bank Pelita is a manifestation of CSR commitment in the social and educational fields. In this year's visit, Allo Bank Pelita and CT Arsa Foundation visited the Mahabbatul Yatim Islamic Boarding School Foundation located in Ciangsana, Bogor. The series of activities included cooking together to prepare iftar meals for distribution, reading books from the book corner provided, playing games together, and general financial literacy.

Data Analytics SandBox Cooperation with IOH



6 MARET March

Sebagai upaya untuk merevolusi layanan perbankan digital di Indonesia, Indosat Ooredoo Hutchison mengumumkan kemitraan strategis dengan AlloBank. Kolaborasi ini bertujuan untuk menghadirkan layanan perbankan berbasis analitik dan *Artificial Intelligence* (AI) yang canggih, guna meningkatkan pengalaman nasabah dan mempercepat pertumbuhan layanan perbankan digital. Kemitraan ini akan memanfaatkan teknologi *Telco Scoring, Data Analytics Sandbox,* dan *Smart Digital Ads* dari Indosat Business.

To help revolutionize digital banking services in Indonesia, Indosat Ooredoo Hutchison announced a strategic partnership with AlloBank. This collaboration aims to provide advanced analytics and Artificial Intelligence (AI)-based banking services to enhance customer experience and accelerate the growth of digital banking services. The partnership will leverage Indosat Business's Telco Scoring, Data Analytics Sandbox, and Smart Digital Ads technologies.

17 MARET March

Allo Bank Gandeng Visa, Keluarkan Kartu Debit Virtual Allo Visa untuk Nasabah

Partnering with Visa, Allo Bank Issues Virtual Debit Card Allo Visa for Customers

Visa, pemimpin global dalam teknologi pembayaran, berkolaborasi dengan Allo Bank untuk meluncurkan Allo Visa Virtual Debit Card, sebuah solusi pembayaran virtual inovatif yang memudahkan konsumen Indonesia dalam melakukan transaksi *online* di berbagai *merchant* global secara aman, praktis, dan fleksibel. Dengan Allo Visa Virtual Card, nasabah Allo Bank dapat menikmati pembayaran instan kapan saja, sekaligus mengatur batas transaksi langsung dari aplikasi Allo Bank.

Visa, a global leader in payment technology, is collaborating with Allo Bank to launch the Allo Visa Virtual Debit Card, an innovative virtual payment solution that enables Indonesian customers to make secure, convenient, and flexible online transactions at various global merchants. With the Allo Visa Virtual Card, Allo Bank customers can enjoy instant payments anytime, while also setting transaction limits directly from the Allo Bank app.



10 APRIL April

Allo Bank Gelar RUPST dan *Public Expose* 2025

Allo Bank Holds Annual GMS and Public Expose 2025

Pada tanggal 10 April 2025, Allo Bank mengadakan Rapat Umum Pemegang Saham Tahunan (RUPST) dan *Public Expose* sebagai bagian dari komitmen terhadap transparansi dan pertumbuhan berkelanjutan. Pemegang saham menyetujui pembagian dividen tunai pertama dalam sejarah Allo Bank sebesar Rp233,4 miliar atau 50% dari laba bersih tahun buku 2024. RUPST juga menetapkan perubahan susunan pengurus Bank, dimana pemegang saham menyetujui pengunduran diri Bapak Arief Tendeas sebagai Direktur.

On April 10, 2025, Allo Bank held its Annual General Meeting of Shareholders (AGM) and Public Expose as part of its commitment to transparency and sustainable growth. Shareholders approved the first cash dividend distribution in Allo Bank's history amounting to IDR233.4 billion or 50% of the net profit for the fiscal year 2024. The AGM also determined changes to the Bank's management structure, with shareholders approving the resignation of Mr. Arief Tendeas as Director.

Allo Bank Rayakan *Third Anniversary*

Allo Bank Celebrates Its Third Anniversary

AlloBank rayakan *3rd Anniversary* pada 20 Mei 2025 dengan mengangkat tema 3levate Together - Together we've Grown, Together We've Thrived untuk memaknai 3 tahun atas *impact, innovation*, dan *harmony.*

AlloBank celebrates its 3rd Anniversary on May 20, 2025, with the theme "3levate Together - Together we've Grown, Together We've Thrived" to commemorate 3 years of impact, innovation, and harmony.



20 MEI May





3 JUNI June

AlloGrow memenangkan Marketeers OMNI Brands of the Year

AlloGrow Secures Marketeers OMNI Brands of the Year

AlloGrow mendapatkan penghargaan Marketeers OMNI Brands of the Year 2025 untuk kategori *New Product Campaign in Multiplatform*. Marketeers OMNI Brands of the Year merupakan ajang penghargaan dari Marketeers untuk merek atau perusahaan yang selama setahun terakhir sukses dalam melakukan pendekatan *omnichannel marketing* dan transformasi digital.

AlloGrow received the Marketeers OMNI Brands of the Year 2025 award in the New Product Campaign in Multiplatform category. Marketeers OMNI Brands of the Year is an award from Marketeers for brands or companies that have been successful in implementing omnichannel marketing and digital transformation over the past year.

Allo Bank Festival

Allo Bank Festival 2025 yang berlangsung meriah selama dua hari, pada tanggal **21 dan 22 Juni 2025,** di Istora Senayan, Jakarta. Acara ini dimeriahkan oleh penampilan spektakuler dari artis internasional dan puluhan musisi papan atas Indonesia yang tampil di dua panggung utama, *Pas Buat Kamu Stage* dan *Gak Bakal Rugi Stage*.

The **Allo Bank Festival 2025** took place over two lively days, on **June 21 and 22, 2025,** at Istora Senayan, Jakarta. The event was enlivened by spectacular performances from international artists and dozens of top Indonesian musicians who performed on two main stages, the Pas Buat Kamu Stage and the Gak Bakal Rugi Stage.



21-22 JUNI June





24 JUNI June

Allo Bank meraih The Best Digital Bank in Excellence Call Center

Allo Bank Wins the Best Digital Bank in Excellence Call Center

Allo Bank dengan bangga menerima pengakuan yang diberikan pada 22nd INFOBANK-MRI BANKING SERVICE EXCELLENCE APPRECIATION 2025 sebagai THE BEST DIGITAL BANK IN EXCELLENCE CALL CENTER oleh Infobank pada 24 Juni 2025. Meski di tengah tantangan tekanan ekonomi yang kompleks bagi Indonesia dan global, Allo Bank akan selalu berusaha untuk tetap konsisten dan terus meningkatkan produk serta layanan agar terus memberikan yang terbaik.

Allo Bank is proud to receive recognition at the 22nd INFOBANK-MRI BANKING SERVICE EXCELLENCE APPRECIATION 2025 as THE BEST DIGITAL BANK IN EXCELLENCE CALL CENTER by Infobank on June 24, 2025. In the midst of complex economic pressures faced by Indonesia and the global community, Allo Bank remains committed to maintaining consistency and continuously improving its products and services to deliver the best possible experience.



25 JUNI June

Allo Bank meraih The Best Bank KBMI II 2025

Allo Bank Receives The Best Bank KBMI II 2025

AlloBank mendapatkan penghargaan sebagai The Best Bank Kategori KBMI II pada InvestorTrust Best Bank 2025 award programme pada 25 Juni 2025 dengan tema: “From Resilience to Relevance: Optimizing Strengths to Seize Indonesia’s Next Banking Chapter”.

AlloBank was awarded The Best Bank in the KBMI II Category at the InvestorTrust Best Bank 2025 award program on June 25, 2025, with the theme: “From Resilience to Relevance: Optimizing Strengths to Seize Indonesia's Next Banking Chapter.”

AlloGrow memenangkan dua Penghargaan pada SPEx2 2025

AlloGrow Accomplishes Two Awards at SPEx2 2025



26 JUNI June

Allo Bank memenangkan dua penghargaan dalam Strategy and Performance Execution Excellence (SPEx2®) Award 2025 yang bertemakan *Business Model Innovation in Uncertain Times* dan diselenggarakan oleh Media Kontan dan GML Performance Consulting: (i) The Best Execution Winner in Digital Banking Industry; (ii) Special Recognition: Excellence in Product Strategy & Innovation untuk produk Allo Grow.

Allo Bank won two awards at the Strategy and Performance Execution Excellence (SPEx2®) Award 2025, themed Business Model Innovation in Uncertain Times and organized by Media Kontan and GML Performance Consulting: (i) The Best Execution Winner in the Digital Banking Industry; (ii) Special Recognition: Excellence in Product Strategy & Innovation for the Allo Grow product.



17 JULI July

Allo Bank x Advance.AI Media Roundtable

Allo Bank dan ADVANCE.AI mengadakan *media roundtable* dengan berbagai jurnalis dari media terkemuka untuk mendorong kesadaran akan pentingnya keamanan digital di tengah pesatnya transformasi layanan perbankan. Dalam acara ini, Allo Bank dan Advance.AI menginfokan kemitraan strategis yang selama ini telah terjalin, termasuk solusi e-KYC dan lainnya untuk Menghadapi Ancaman *Deepfake* dan Membangun Kepercayaan Nasabah Terhadap Perbankan Digital.

Allo Bank and Advance.AI held a media roundtable with journalists from leading media outlets to raise awareness of the significant role of digital security in the face of the rapid transformation of banking services. Allo Bank and Advance.AI shared their strategic partnership, including e-KYC solutions and other solutions to combat deepfake threats and build customer trust in digital banking.

Allo Bank Berpartisipasi dalam LPS Financial Week 2025

Allo Bank Takes Part in LPS Financial Week 2025



6-7 AGUSTUS August

Lembaga Penjamin Simpanan (LPS) menggelar LPS Financial Festival di Dyandra Convention Center, Surabaya pada 6-7 Agustus 2025. Allo Bank berpartisipasi sebagai sponsor acara, mendirikan *booth* layanan untuk pembukaan rekening Allo Bank, pengajuan *Paylater*, serta aktivasi *Virtual Debit Card*.

Indonesia Deposit Insurance Corporation (LPS) held the LPS Financial Festival at the Dyandra Convention Center, Surabaya on August 6-7, 2025. Allo Bank participated as an event sponsor, setting up a service booth for opening Allo Bank accounts, applying for Paylater, and activating Virtual Debit Cards.



21 OKTOBER October

Allo Bank Pimpin Pinjaman Sindikasi untuk Mendukung Pembangunan Fasilitas Fraksionasi Plasma Darah Pertama di Indonesia

Allo Bank Leads Syndicated Loan to Support the Construction of Indonesia's First Blood Plasma Fractionation Facility

Sebagai bagian dari upaya memperkuat ketahanan kesehatan nasional, Allo Bank memberikan pinjaman sindikasi senilai Rp3,7 triliun, bersama dengan PT Bank Mega Tbk, kepada PT SKPlasma Core Indonesia, perusahaan patungan antara SK Plasma, bagian dari SK Group Korea, dan Indonesia Investment Authority ("INA"), yang bergerak di bidang manufaktur Produk Obat Derivat Plasma (PODP), dalam rangka mendukung pembangunan pabrik produk fraksionasi plasma darah pertama di Indonesia.

As part of efforts to strengthen national health resilience, Allo Bank provided a syndicated loan worth IDR3.7 trillion. The program also involved PT Bank Mega Tbk and PT SKPlasma Core Indonesia, a joint venture between SK Plasma, part of SK Group Korea, and the Indonesia Investment Authority ("INA"), which is engaged in the manufacturing of Plasma Derivative Drug Products (PODP). The program is also aimed at supporting the construction of the first blood plasma fractionation product factory in Indonesia.



12 NOVEMBER November

Allo Bank Lanjutkan Kerjasama dengan Yayasan CT Arsa untuk Program PIJAR

Allo Bank Continues Collaboration with the CT Arsa Foundation for the PIJAR Program

Allo Bank bekerja sama dengan Yayasan CT Arsa dalam Program PiMengajar ("PIJAR"), sebagai gerakan mengajar di berbagai sekolah di daerah-daerah pelosok Indonesia yang dilakukan secara berkala dengan masa pengabdian selama satu tahun. Dalam hal ini, Allo Bank Pelita bekerja sama dan mendukung program PIJAR CT Arsa Foundation yang dimulai pada tahun 2024 dan terus berlanjut di sepanjang tahun 2025 dan 2026.

Allo Bank is collaborating with the CT Arsa Foundation on the PiMengajar ("PIJAR") Program, a teaching initiative that involves teaching in various schools in remote areas of Indonesia, conducted periodically for a one-year period. In this regard, Allo Bank Pelita is collaborating with and supporting the CT Arsa Foundation's PIJAR program, which began in 2024 and will continue throughout 2025 and 2026.



13 DESEMBER December

Allo Temu 2025

Allo Bank mengadakan Allo Temu 2025, sebagai acara *employee outing* tahunan keempat dengan mengangkat tema "The Power of One". Acara ini bertujuan untuk mendorong keterlibatan dan partisipasi karyawan dan juga meningkatkan lingkungan kerja yang lebih baik dan *team engagement* agar semakin terjalin erat.

Allo Bank held Allo Temu 2025, its fourth annual employee outing, themed "The Power of One." The event aimed to encourage employee engagement and participation, foster a better work environment, and foster stronger team engagement.


Rp
Rp
Kartu Virtual
Rp

02

Laporan Manajemen

Management Reports



Laporan Dewan Komisaris

Board of Commissioners Report

Sejalan dengan pengembangan produk dan layanan, Dewan Komisaris mencermati keberhasilan Direksi dalam membangun dan memperluas ekosistem kemitraan yang bersifat independen.

In line with the development of products and services, the Board of Commissioners observes the Board of Directors' success in building and expanding an independent partnership ecosystem.

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dear Shareholders and Stakeholders,

Menghadapi dinamika global dan tekanan industri keuangan sepanjang tahun 2025, PT Allo Bank Indonesia Tbk mampu menjaga keberlanjutan kinerja dan operasional secara berkelanjutan. Capaian tersebut tidak terlepas dari peran aktif Dewan Komisaris dan Direksi dalam memastikan jalannya pengelolaan Bank tetap berada pada koridor strategis dan prinsip kehati-hatian. Sepanjang tahun berjalan, Dewan Komisaris telah menjalankan fungsi pengawasan dan memberikan nasihat kepada Direksi secara konsisten, berlandaskan integritas, tanggung jawab, serta komitmen terhadap keberlangsungan usaha. Fokus pengawasan diarahkan pada kualitas perencanaan dan implementasi Rencana Bisnis Bank (RBB), efektivitas tindak lanjut atas keputusan Rapat Umum Pemegang Saham (RUPS), penguatan penerapan Tata Kelola Perusahaan yang Baik, keandalan sistem pengendalian internal, internalisasi budaya Perseroan, serta kepatuhan terhadap seluruh ketentuan peraturan perundang-undangan yang berlaku.

PT Allo Bank Indonesia Tbk was able to maintain solid performance and operational sustainability in the face of global dynamics and financial pressures throughout 2025. Its achievement in these regards cannot be separated from the active role the Board of Commissioners and Board of Directors played in ensuring that the Bank's management remained within strategic corridors and adhered to prudent principles. Throughout the year, the Board of Commissioners has consistently performed its supervisory and provided advices to the Board of Directors and did so on the basis of on integrity, responsibility, and commitment to business sustainability. Its focus in terms of oversight was directed at the quality of planning and implementation of the Bank's Business Plan (RBB), the effectiveness of follow-up to decisions from the General Meeting of Shareholders (GMS), strengthening Good Corporate Governance implementation, ensuring the reliability of the Bank's internal control system, internalizing Company culture, and compliance with all applicable laws and regulations.



Aviliani

Komisaris Utama Independen
Independent President Commissioner

Pengawasan terhadap Kebijakan Strategis Direksi

Sejak awal tahun, Dewan Komisaris menempatkan pengawasan strategis sebagai bagian integral dari proses pengelolaan Bank, dengan memastikan bahwa setiap kebijakan dan arah strategi yang disepakati bersama Direksi dijalankan secara konsisten. Evaluasi kinerja dilakukan secara berkala untuk menilai efektivitas pelaksanaan strategi serta memastikan keselarasan antara rencana dan realisasi.

Dalam kerangka Rencana Bisnis Bank, Direksi mengimplementasikan sejumlah inisiatif strategis yang menjadi pendorong utama pertumbuhan. Dewan Komisaris secara berkelanjutan memantau capaian, dinamika pelaksanaan, serta berbagai tantangan yang terjadi, guna memastikan bahwa target strategis tetap berada dalam jalur yang telah ditetapkan.

Berdasarkan hasil pengawasan yang dilakukan melalui forum pembahasan rutin rapat mingguan dengan Direksi maupun peninjauan langsung atas aktivitas operasional, Dewan Komisaris menilai bahwa Bank telah dikelola sejalan dengan rencana kerja tahunan, visi dan misi Perseroan, serta arahan strategis Pemegang Saham. Dalam konteks tersebut, Dewan Komisaris terus mendorong Direksi untuk memperkuat inisiatif peningkatan pendapatan, memperbaiki kualitas kinerja keuangan dan tingkat rentabilitas secara berkelanjutan, menyusun perencanaan bisnis yang realistis dan presisi sesuai kapasitas sumber daya, efisiensi secara keseluruhan di berbagai unit kerja maupun hal lain serta menjaga penerapan manajemen risiko dan kepatuhan terhadap ketentuan yang berlaku secara konsisten.

Dewan Komisaris juga mencermati bahwa Bank tetap berada dalam jalur yang tepat terkait penyesuaian model bisnis kedepannya. Kami Dewan Komisaris memberikan apresiasi atas kemajuan yang telah dicapai Manajemen, mengingat usia Bank yang relatif muda di tengah tantangan ekonomi yang kompleks serta perubahan kebutuhan dan ekspektasi nasabah yang semakin dinamis terhadap produk dan layanan perbankan.

Pandangan Dewan Komisaris atas Kinerja Direksi

Dewan Komisaris mencermati bahwa perbaikan kondisi makro ekonomi domestik sepanjang tahun 2025, yang ditopang oleh penurunan suku bunga acuan Bank Indonesia serta penguatan nilai tukar Rupiah, telah menciptakan lingkungan usaha yang lebih kondusif bagi industri perbankan. Peningkatan konsumsi masyarakat, khususnya pada periode hari raya dan libur nasional, serta dukungan stimulus pemerintah yang mendorong daya beli dan stabilitas inflasi, menjadi faktor pendukung bagi terjaganya kinerja perbankan secara solid. Dalam konteks tersebut, Dewan Komisaris menilai Direksi mampu merespons peluang eksternal secara adaptif dan terukur.

Board of Directors' Strategic Policy Oversight

Since the year began, the Board of Commissioners has positioned its strategic oversight as an integral part of the Bank's management process, ensuring that every policy and strategic direction that it has agreed upon with the Board of Directors was consistently implemented. Performance evaluations were conducted periodically to assess the effectiveness of strategy implementation and ensure alignment between plans and implementation.

Within the framework of the Bank's Business Plan, the Board of Directors has implemented several strategic initiatives that have served as key growth drivers. The Board of Commissioners has continuously monitored achievements, implementation dynamics, and emerging challenges to ensure that strategic targets have remained on track.

Based on the results of its oversight (conducted through regular weekly discussion forums with the Board of Directors and through direct reviews of operational activities), the Board of Commissioners is of the view that the Bank has been managed to operate in line with its annual work plan, its vision and mission, and the strategic direction of the Shareholders. In this context, the Board of Commissioners has continued to encourage the Board of Directors to strengthen revenue-enhancing initiatives, improve the quality of financial performance and profitability, develop realistic and precise business plans in line with resource capacity, maintain overall efficiency in various work units and other matters as well as maintain risk management implementation and compliance with applicable regulations.

The Board of Commissioners also would like to note that the Bank has remained on track with regard to its future business model adjustments. We, the Board of Commissioners, would like to commend Management for the progress it has achieved despite the Bank's relatively young age and despite being in the midst of complex economic challenges and increasingly dynamic customer needs and expectations for banking products and services.

The Board of Commissioners' Views on the Board of Directors' Performance

The Board of Commissioners has observed that there have been improvements in domestic macroeconomic conditions throughout 2025 that have been supported by a reduction in Bank Indonesia's benchmark interest rate and by a strengthening of the Rupiah. These factors have created a more conducive business environment for the banking industry. Increased public consumption, particularly during religious and national holiday periods, as well as government stimulus support that boosted purchasing power and stabilizes inflation were among the supporting factors that have helped to maintain solid banking performance. In this context, the Board of Commissioners is of the view the Board of Directors was able to respond to external opportunities in an adaptive and measured manner.

Dewan Komisaris menilai bahwa komitmen Perseroan untuk memenuhi kebutuhan nasabah sekaligus memberikan kontribusi positif kepada seluruh pemangku kepentingan telah tercermin dalam kebijakan dan langkah strategis yang dijalankan Direksi. Pemanfaatan model bisnis yang kuat dan mandiri, didukung rekam jejak strategi pertumbuhan ritel yang teruji, menjadi fondasi utama dalam mengoptimalkan momentum pertumbuhan. Direksi secara konsisten mengembangkan portofolio produk dan layanan perbankan digital yang komprehensif, dirancang secara *end-to-end* untuk melayani segmen ritel dan korporasi, dengan fokus pada kemudahan akses, efisiensi transaksi, serta pengalaman nasabah yang terintegrasi dalam satu platform.

Pada sisi transaksi dan pembayaran, Dewan Komisaris mencatat penguatan kapabilitas layanan harian melalui penyediaan berbagai fitur utama, seperti QRIS, transfer dana, pembayaran tagihan, *top up* saldo, serta layanan tarik dan setor tunai berbasis QR *code*. Pengembangan fitur-fitur tersebut dinilai efektif dalam meningkatkan frekuensi transaksi dan memperkuat penggunaan layanan perbankan digital. Upaya Direksi dalam melengkapi layanan tersebut dengan program loyalitas berbasis transaksi berulang juga dipandang sebagai langkah strategis untuk memperdalam keterikatan dan loyalitas nasabah.

Dalam aspek penghimpunan dana, Dewan Komisaris mengapresiasi pendekatan inovatif Direksi melalui pengembangan produk simpanan dan deposito digital dengan struktur imbal hasil yang kompetitif dan fleksibel. Penerapan skema suku bunga bertahap yang meningkat seiring jangka waktu penempatan dana dinilai mampu mendorong pertumbuhan dana pihak ketiga secara berkelanjutan, sekaligus menjaga stabilitas struktur pendanaan dan efisiensi biaya dana. Peluncuran kartu debit virtual juga memperluas akseptasi transaksi digital dan memperkuat peran rekening Allo Bank sebagai rekening utama nasabah.

Pada sisi pembiayaan, Dewan Komisaris menilai bahwa Direksi telah menjalankan strategi penyaluran kredit ritel secara prudent dan inklusif. Penyediaan produk pembiayaan yang mudah diakses, transparan, serta fleksibel, termasuk mekanisme limit gabungan dan tenor yang dapat disesuaikan, membuka akses pembiayaan bagi segmen masyarakat yang sebelumnya kurang terlayani. Inisiatif pembiayaan bertahap yang memungkinkan pembentukan riwayat kredit secara terukur, didukung sistem underwriting berbasis teknologi dan data, menunjukkan komitmen Direksi dalam menjaga kualitas portofolio seiring dengan pertumbuhan pembiayaan.

Sejalan dengan pengembangan produk dan layanan, Dewan Komisaris mencermati keberhasilan Direksi dalam membangun dan memperluas ekosistem kemitraan yang bersifat independen. Pada tahap awal, pemanfaatan ekosistem Grup CT Corp dinilai efektif dalam mempercepat akuisisi nasabah dan

The Board of Commissioners is of the view that the Company's commitment to simultaneously meeting customer needs while also making a positive contribution to all stakeholders can be seen reflected in policies and strategic steps implemented by the Board of Directors. The Bank's utilization of a strong and independent business model, supported by a proven track record of retail growth strategies, served as a key foundation for optimizing growth momentum. The Board of Directors has been consistent in developing a comprehensive portfolio of digital banking products and services that have been designed end-to-end to serve retail and corporate segments. These developments have focused on easy access, transaction efficiency, and an integrated customer experience within a single platform.

In terms of the transaction and payment side of things, the Board of Commissioners has noted the Bank's strengthening of its daily service capabilities through its provision of various key features such as QRIS, fund transfers, bill payments, balance top-ups, and QR code-based cash withdrawals and deposits. The Board of Commissioners is the view that the Bank's development of these features has been effective in increasing transaction frequency and strengthening the use of digital banking services. The Board of Commissioners also views the Board of Directors' efforts to complement these services with a repeat transaction-based loyalty program to be strategic steps to deepen customer engagement and loyalty.

When it comes to fundraising, the Board of Commissioners would like to commend the Board of Directors' innovative approach in developing digital savings and time deposit products with competitive and flexible yield structures. Its implementation of a graduated interest rate scheme that increases with the term of the fund is considered capable of encouraging sustainable growth of third-party funds, all while maintaining funding structure stability and cost efficiency. The Bank's launch of virtual debit cards has also expanded digital transaction acceptance and strengthened the role of Allo Bank's accounts as the primary accounts of its customers.

In the area financing, the Board of Commissioners is of the view that the Board of Directors has implemented a prudent and inclusive retail credit distribution strategy. Its provision of accessible, transparent and flexible financing products (which includes a combined limit mechanism and adjustable tenors_ has opened up access to financing for previously under-served segments of society. The Bank's phased financing initiative, which allows for measurable credit history building (supported by a technology- and data-based underwriting system) demonstrates the Board of Directors' commitment to maintaining portfolio quality alongside financing growth.

In line with these product and service developments, the Board of Commissioners would like to note the Board of Directors' success in building and expanding an independent partnership ecosystem. In the initial phase of this ecosystem, the Bank's utilizing of CT Corp Group's ecosystem has been deemed

adopsi layanan. Selanjutnya, Direksi berhasil mendiversifikasi kemitraan di luar ekosistem tersebut ke berbagai sektor usaha, sehingga memperluas basis pengguna, meningkatkan volume dan nilai transaksi, serta memperkaya data perilaku nasabah. Diversifikasi ini dinilai memperkuat ketahanan model bisnis dan mengurangi ketergantungan pada satu sumber pertumbuhan.

Peningkatan signifikan aktivitas transaksi dan jumlah mitra di luar ekosistem awal mencerminkan kemampuan Allo Bank untuk tumbuh secara mandiri dan berkelanjutan. Dewan Komisaris menilai bahwa integrasi strategi pengembangan produk, pendanaan, pembiayaan, serta ekosistem kemitraan yang terdiversifikasi telah menjadi pondasi utama dalam membangun pertumbuhan yang sehat. Pendekatan tersebut mendukung peningkatan engagement nasabah, optimalisasi profitabilitas, serta penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan, sejalan dengan strategi bisnis Bank dan prinsip kehati-hatian yang senantiasa dijunjung tinggi.

Mekanisme dan Frekuensi Pemberian Nasihat kepada Direksi

Dalam kerangka tata kelola yang mengacu pada ketentuan peraturan perundang-undangan, Dewan Komisaris berperan sebagai elemen kunci dalam memastikan kualitas pengawasan atas pengelolaan Bank yang dilaksanakan oleh Direksi. Peran tersebut dijalankan melalui hubungan kerja yang konstruktif dan selaras, dengan landasan kesamaan tujuan untuk mewujudkan visi dan arah strategis Bank.

Untuk menjaga efektivitas pengawasan, Dewan Komisaris secara konsisten menyelenggarakan forum komunikasi dan evaluasi bersama Direksi melalui rapat gabungan. Forum ini menjadi sarana bagi Dewan Komisaris untuk memperoleh pemahaman yang komprehensif atas kinerja Bank, menelaah berbagai tantangan operasional maupun strategis, serta menilai respons manajemen dalam mengelola dinamika usaha. Dalam pelaksanaannya, Dewan Komisaris secara aktif menyampaikan pandangan dan rekomendasi strategis sebagai bagian dari fungsi pemberian nasihat, sekaligus menempatkan pemantauan atas implementasi strategi Bank sebagai prioritas utama pengawasan.

Sepanjang tahun 2025, Dewan Komisaris telah menyelenggarakan rapat gabungan dengan Direksi sebanyak 12 (dua belas) kali, dengan tingkat kehadiran anggota Dewan Komisaris secara keseluruhan mencapai 100% persen. Di luar forum tersebut, Dewan Komisaris juga mengoptimalkan peran organ pendukung melalui pelaksanaan rapat Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko, dengan melibatkan Direktorat dan Divisi terkait untuk melakukan pembahasan yang lebih mendalam sesuai dengan lingkup tugas dan tanggung jawab masing-masing Komite.

effective in accelerating customer acquisition and service adoption. Subsequently, the Board of Directors has successfully diversified its partnerships beyond this ecosystem into various business sectors, thereby expanding its user base, increasing its transaction volume and value, and enriching its customer behavioral data. This diversification has been deemed effective at strengthening the resilience of the Bank's business model and reducing its dependence on a single source of growth.

The Bank's significant increase in transaction activity and in its number of partners outside the initial ecosystem serves as a reflection of Allo Bank's ability to grow independently and sustainably. The Board of Commissioners believes that the Bank's integration of product development strategies, funding, financing, and a diversified partnership ecosystem have acted as crucial foundations for building healthy growth. This approach supports increased customer engagement, optimized profitability, and has created long-term value for all stakeholders in a way that has been in line with the Bank's business strategy and with the prudent principles it consistently upholds.

Mechanism and Frequency of Providing Advice to the Board of Directors

Within the Bank's governance framework, which uses statutory provisions as references, the Board of Commissioners has played a key role in ensuring and overseeing the Bank's management quality as carried out by the Board of Directors. The Board of Commissioners carries out this supervision through constructive and aligned working relationships that are based on a shared goal of realizing the Bank's vision and strategic direction.

In order to maintain effective oversight, the Board of Commissioners has consistently held communication and evaluation forums with the Board of Directors through joint meetings. These forums are designed to provide a means for the Board of Commissioners to gain a comprehensive understanding of the Bank's performance, examine various operational and strategic challenges, and so that it can assess management's response to managing business dynamics. In its implementation, the Board of Commissioners has always actively conveyed strategic views and recommendations as part of its advisory function, all while prioritizing its monitoring of the the Bank's implementation strategy.

Throughout 2025, the Board of Commissioners has held 12 (twelve) joint meetings with the Board of Directors, with an overall attendance rate of 100%. Outside of these forums, the Board of Commissioners has optimized the role of its supporting organs by hosting Audit Committee, Nomination and Remuneration Committee, and Risk Monitoring Committee meetings. It has also involved relevant Directorates and Divisions to conduct more in-depth discussions in accordance each Committee's scope of duties and responsibilities.

Pandangan atas Prospek Usaha yang Disusun oleh Direksi

Dewan Komisaris telah mencermati dan menelaah secara seksama prospek usaha yang disusun oleh Direksi dengan mempertimbangkan dinamika perekonomian global dan domestik ke depan. Dewan Komisaris sependapat bahwa prospek perekonomian nasional diperkirakan tetap berada pada jalur pertumbuhan yang positif, meskipun masih dihadapkan pada tingkat ketidakpastian global yang relatif tinggi. Proyeksi pertumbuhan ekonomi Indonesia pada kisaran 4,7%—5,5%, sebagaimana disampaikan dalam Pertemuan Tahunan Bank Indonesia 2025 bertema *"Tangguh dan Mandiri: Sinergi Mendorong Pertumbuhan Ekonomi Lebih Tinggi dan Berdaya Tahan"*, mencerminkan fundamental ekonomi yang tetap kuat, dengan permintaan domestik—khususnya konsumsi rumah tangga dan investasi—sebagai pendorong utama. Stabilitas inflasi yang diproyeksikan tetap berada dalam sasaran 2,5% ±1% turut memberikan ruang bagi kesinambungan aktivitas ekonomi dan dunia usaha.

Dewan Komisaris menilai bahwa stabilitas makroekonomi tersebut menciptakan lingkungan usaha yang relatif kondusif bagi sektor keuangan. Peningkatan aktivitas investasi yang didorong oleh pembangunan infrastruktur, penguatan sektor manufaktur bernilai tambah, serta akselerasi transformasi ekonomi digital diperkirakan akan terus menopang permintaan pembiayaan. Di sisi eksternal, ketahanan neraca pembayaran dan kecukupan cadangan devisa dinilai menjadi faktor penting dalam menjaga stabilitas nilai tukar di tengah volatilitas pasar keuangan global.

Dalam konteks industri perbankan nasional, Dewan Komisaris sependapat dengan pandangan Direksi bahwa prospek usaha kedepan tetap positif, meskipun disertai tantangan dari kebijakan suku bunga global yang relatif ketat dan intensitas persaingan yang semakin meningkat. Proyeksi pertumbuhan kredit industri pada kisaran 8—12% mencerminkan peluang ekspansi pembiayaan yang didukung oleh kebutuhan sektor produktif, konsumsi rumah tangga, serta penguatan pembiayaan UMKM. Pertumbuhan Dana Pihak Ketiga (DPK) yang diperkirakan tetap baik juga menunjukkan terjaganya tingkat kepercayaan masyarakat terhadap sistem perbankan nasional.

Menghadapi dinamika dan tantangan usaha yang terus berkembang, Dewan Komisaris memandang pentingnya kesinambungan arah strategi yang dijalankan manajemen. Dalam hal ini, Dewan Komisaris mendukung penuh kebijakan Direksi untuk melanjutkan pengembangan aktivitas dan produk yang berlandaskan perluasan basis nasabah dan kemitraan sebagai motor pertumbuhan, penguatan kualitas interaksi dan pemanfaatan layanan untuk menjaga relevansi Bank di mata nasabah, serta optimalisasi penciptaan nilai ekonomi dari penggunaan produk dan layanan Bank secara berkelanjutan.

Views on the Business Prospects Prepared by the Board of Directors

The Board of Commissioners has carefully observed and reviewed business prospects prepared by the Board of Directors that have taken into account future global and domestic economic dynamics. The Board of Commissioners is in agreement with these prospects that the nation's economic outlook is expected to remain on a positive growth path despite facing a relatively high level of global uncertainty. Indonesia's economic growth projection of 4.7% to 5.5%, as stated in Bank Indonesia's latest annual meeting report (themed "Resilient and Independent: Synergy to Drive Higher and Resilient Economic Growth") reflected strong economic fundamentals, with domestic demand — particularly household consumption and investment — serving as the primary drivers. Projected inflation stability, which remained within the 2.5% ± 1% target, also provided room for continued economic and business activity.

The Board of Commissioners is of the view that this macroeconomic stability created a relatively conducive business environment for the financial sector. Increased investment activity (driven by infrastructure development, strengthening the value-added manufacturing sector, and accelerating digital economic transformation) continued to support financing demand. Externally, a resilient balance of payments and adequate foreign exchange reserves have been deemed crucial factors in maintaining exchange rate stability in the midst of global financial market volatility.

When it came to the national banking industry, the Board of Commissioners has found itself in agreement with the Board of Directors' view that future business prospects remained positive despite challenges posed by relatively tightened global interest rate policies and increased competition. The industry's projected credit growth of 8% to 12% served to reflect opportunities for financing expansion supported by the needs of the productive sector, household consumption, and strengthening financing for MSMEs. The projected robust growth in Third Party Funds (TPF) also demonstrated the maintained level of public trust in the nation's banking system.

In the face of these ever-evolving business dynamics and challenges, the Board of Commissioners has deemed it important to maintain the continuity of management's strategic direction. In this regard, the Board of Commissioners is fully on board with the Board of Directors' policies of developing activities and products based on expanding the customer base and partnerships as growth drivers, of strengthening the quality of interactions and service utilization as a means to maintain the Bank's relevance in the eyes of customers, and of optimizing the creation of economic value from sustainable usage of the Bank's products and services.

Dewan Komisaris menilai bahwa pendekatan pengembangan bisnis melalui integrasi layanan finansial dengan ekosistem mitra, baik dalam lingkup CT Corpora maupun mitra strategis lainnya, merupakan strategi yang tepat untuk menangkap potensi pasar yang semakin luas, baik melalui kanal digital maupun jaringan fisik. Pendekatan *ecosystem first* tersebut dipandang mampu memperkuat daya saing Bank dan membuka ruang pertumbuhan jangka panjang.

Lebih lanjut, Dewan Komisaris berpendapat bahwa sasaran kinerja dan langkah strategis yang dituangkan Direksi dalam Rencana Bisnis Bank telah disusun secara terukur dan realistis, serta selaras dengan arah pengembangan jangka menengah dan jangka panjang Perseroan. Atas dasar tersebut, Dewan Komisaris menyatakan dukungan penuh terhadap pelaksanaan strategi yang telah ditetapkan dan akan terus menjalankan fungsi pengawasan serta pemberian nasihat agar seluruh target dapat dicapai secara optimal.

Secara keseluruhan, Dewan Komisaris menilai bahwa prospek usaha ke depan menunjukkan arah yang konstruktif, didukung oleh fondasi ekonomi nasional yang kuat dan sistem keuangan yang stabil. Keberhasilan Bank dalam merespons perubahan lingkungan usaha, mengelola risiko secara *prudent*, serta menghadirkan inovasi produk dan layanan yang relevan akan menjadi faktor kunci dalam menciptakan pertumbuhan yang berkelanjutan dan nilai jangka panjang bagi seluruh pemangku kepentingan.

Pandangan Dewan Komisaris terhadap Tata Kelola Perusahaan

Dalam menjalankan perannya, Dewan Komisaris menempatkan keberlanjutan usaha Bank sebagai prioritas utama melalui pengawasan yang konsisten atas kinerja Direksi. Pengawasan tersebut dijalankan dengan menekankan pentingnya penerapan tata kelola perusahaan yang baik sebagai fondasi pengelolaan Bank yang sehat, *prudent,* dan berintegritas. Bank secara berkelanjutan menginternalisasikan prinsip transparansi, akuntabilitas, tanggung jawab, independensi, dan kewajaran ke dalam seluruh aktivitas usaha, baik melalui penguatan struktur tata kelola maupun penyempurnaan proses pengambilan keputusan, sehingga mampu menghasilkan kualitas tata kelola yang memadai sesuai dengan ketentuan Otoritas Jasa Keuangan.

Dari sisi struktur tata kelola, Dewan Komisaris menilai bahwa organisasi Bank telah dirancang secara proporsional dan memadai untuk mendukung keberlanjutan bisnis yang disertai penerapan manajemen risiko yang efektif. Komposisi pengurus telah memenuhi persyaratan yang berlaku, didukung oleh

The Board of Commissioners is of the view that a business development approach through integrating financial services with the partner ecosystem (both within CT Corpora and other strategic partners) serves as an appropriate strategy for capturing expanding market potential through digital channels and physical networks. This ecosystem-first approach has been deemed capable of strengthening the Bank's competitiveness and opening up opportunities for long-term growth.

Furthermore, the Board of Commissioners is also of the view that performance targets and strategic steps outlined by the Board of Directors in the Bank's Business Plan have been formulated in a measurable and realistic manner, and that these aforementioned steps have also been properly aligned with the Company's medium- and long-term development direction. On the basis of this assessment, the Board of Commissioners has provided its full support for the implementation of the Bank's established strategy. It will continue to perform its supervisory and advisory functions to ensure that all targets are optimally achieved.

Overall, the Board of Commissioners is of the view that the Bank's future business outlook is constructive and will be supported by a strong national economic foundation and a stable financial system. The Bank's success in responding to changes in the business environment, managing risks prudently, and delivering relevant product and service innovations will serve as key factors in creating sustainable growth and long-term value for all stakeholders.

The Board of Commissioners' Views on Corporate Governance

In carrying out its role, the Board of Commissioners has prioritized the Bank's business sustainability through consistent efforts at providing oversight of the Board of Directors' performance. This oversight has emphasized the importance of implementing good corporate governance as the foundation for healthy, prudent, and integrity-based Bank management. The Bank has continuously internalized principles of transparency, accountability, responsibility, independence, and fairness into all of its business activities, whether it's through its strengthening of its governance structure or through its refining of its decision-making processes. These efforts have resulted in the Bank achieving adequate governance quality in accordance with Financial Services Authority (OJK) regulations.

In terms of its governance structure, the Board of Commissioners is of the view that the Bank's organization has been designed proportionally and adequately, and in such a way that has enabled support for business sustainability and for the implementation of effective risk management.

keberadaan Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi di bawah Dewan Komisaris, serta pembentukan komite-komite pendukung di bawah Direksi sesuai ketentuan. Struktur tersebut memberikan kerangka pengawasan dan pengendalian yang diperlukan dalam menjalankan aktivitas Bank secara *prudent.*

The management's composition has been deemed to meet applicable requirements and has the support of an Audit Committee, a Risk Monitoring Committee, and a Nomination and Remuneration Committee, all of which are under the Board of Commissioners. Supporting committees under the Board of Directors have also been established in accordance with regulations. This structure provides the necessary oversight and control framework for the prudent operation of the Bank's activities.

Pada aspek penguatan budaya dan sumber daya manusia, Dewan Komisaris mencermati bahwa internalisasi nilai etika telah dilakukan secara menyeluruh melalui penandatanganan Kode Etik oleh seluruh karyawan, yang pemantauannya dilakukan secara berkala. Bank juga secara konsisten mengembangkan kapabilitas sumber daya manusia melalui program pelatihan dan pengembangan yang terstruktur, dengan mempertimbangkan kebutuhan kompetensi di seluruh jenjang organisasi.

Regarding the strengthening of culture and human resources, the Board of Commissioners has observed that the Bank's internalization of ethical values has been comprehensively implemented through the signing of a Code of Ethics by all employees, accompanied by regular monitoring efforts. The Bank has also consistently developed its human resource capabilities through structured training and development programs that take into account competency needs at all levels of the organization.

Dari sisi proses tata kelola, Dewan Komisaris menilai bahwa Direksi telah mengimplementasikan mekanisme pengelolaan risiko dan pengendalian internal secara independen dan efektif. Proses tersebut memungkinkan Bank untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang melekat pada kegiatan usaha secara memadai. Pengambilan keputusan strategis dilakukan melalui mekanisme musyawarah untuk mufakat, baik dalam forum Direksi maupun dalam rapat gabungan antara Direksi dan Dewan Komisaris, yang diselenggarakan sesuai ketentuan dan kebutuhan Bank.

When it comes to the Bank's governance processes, the Board of Commissioners is of the view that the Board of Directors has implemented risk management and internal control mechanisms independently and effectively. These processes have enabled the Bank to adequately identify, measure, monitor, and control risks inherent in its business activities. Strategic decisions have been made through deliberation and consensus, both through Board of Directors' forums and through joint meetings between the Board of Directors and the Board of Commissioners, all held in accordance with the Bank's regulations and needs.

Dewan Komisaris juga menilai bahwa fungsi-fungsi pendukung tata kelola, khususnya Fungsi Kepatuhan, telah menjalankan perannya secara efektif dalam memastikan kepatuhan terhadap ketentuan internal dan eksternal. Hal ini tercermin antara lain melalui pemberian opini kepatuhan atas produk, aktivitas, serta kebijakan dan prosedur Bank. Selain itu, proses penyusunan Rencana Bisnis Bank dilakukan secara partisipatif dengan melibatkan seluruh jajaran organisasi, sehingga selaras dengan rencana kerja tahunan masing-masing fungsi dan unit kerja.

The Board of Commissioners has also assessed that the Bank's supporting functions of governance, particularly its Compliance Function, have effectively carried out their roles in ensuring compliance with internal and external regulations. All of this can be seen reflected, among other things, in the issuance of compliance opinions on the Bank's products, activities, and policies and procedures. Furthermore, the Bank's Business Plan development process has been conducted in a participatory manner that has involved all levels of the organization and ensured alignment with the annual work plans of each function and work unit.

Secara keseluruhan, Dewan Komisaris meyakini bahwa penerapan Tata Kelola Perusahaan yang Baik telah terintegrasi secara memadai dalam proses bisnis dan operasional Bank, serta menjadi fondasi penting dalam mendukung keberlanjutan usaha dan penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan.

Overall, the Board of Commissioners is of the belief that Good Corporate Governance implementation has been adequately integrated into the Bank's business and operational processes and that these processes will continue to serve as a critical foundation for supporting business sustainability and creating long-term value for all stakeholders.

Penilaian Kinerja Komite di bawah Dewan Komisaris

Dewan Komisaris secara berkala melakukan evaluasi atas kinerja organ dan komite pendukung sebagai bagian dari upaya menjaga efektivitas fungsi pengawasan. Evaluasi tersebut dilaksanakan secara menyeluruh, baik dalam kerangka kolektif maupun individual, dengan mengacu pada kesesuaian struktur, kelengkapan peran, serta kualitas pelaksanaan tugas masing-masing organ dan komite.

Sepanjang tahun 2025, Dewan Komisaris menilai bahwa Komite Audit, Komite Pemantau Risiko Usaha, serta Komite Nominasi dan Remunerasi telah menjalankan peran dan tanggung jawabnya secara optimal dalam mendukung pelaksanaan fungsi pengawasan terhadap pengelolaan Bank. Penilaian dilakukan secara kualitatif dengan mempertimbangkan tingkat partisipasi dan keaktifan komite, ketertiban dalam proses dan dokumentasi, serta relevansi dan kualitas rekomendasi yang disampaikan kepada Dewan Komisaris.

Dalam pelaksanaannya, Komite Audit telah menyelenggarakan rapat sebanyak 28 (dua puluh delapan) kali, Komite Pemantau Risiko sebanyak 27 (dua puluh tujuh) kali, dan Komite Nominasi dan Remunerasi sebanyak 13 (tiga belas) kali sepanjang tahun 2025. Atas komitmen, dedikasi, dan kontribusi yang telah diberikan, Dewan Komisaris menyampaikan apresiasi dan penghargaan kepada seluruh anggota komite pendukung atas peran aktifnya dalam memperkuat tata kelola dan pengawasan Bank.

Perubahan Komposisi Dewan Komisaris

Sepanjang tahun 2025 komposisi Dewan Komisaris Bank tidak mengalami perubahan. Dengan demikian, susunan komposisi Dewan Komisaris per 31 Desember 2025 adalah sebagai berikut:

Performance Assessment of Committees under the Board of Commissioners

The Board of Commissioners has periodically evaluated the performance of its organs and supporting committees as part of its efforts to maintain the effectiveness of its supervisory function. These evaluations have been conducted comprehensively (both on a collective and individual level) and with reference to the appropriateness of the structure, the completeness of roles, and the quality of implementation for each organ and each committee as they carry out their duties.

The Board of Commissioners is of the view that the Audit Committee, the Business Risk Oversight Committee, and the Nomination and Remuneration Committee have all optimally carried out their roles and responsibilities in supporting the oversight function of Bank management throughout 2025. The board's assessments of these committees were conducted qualitatively and took into account the level of participation and activeness of each of these committees, the orderliness of their processes and documentation, and the relevance and quality of recommendations they have submitted to the Board of Commissioners.

The Audit Committee has held 28 (twenty-eight) meetings overall, while Risk Monitoring Committee held 27 (twenty-seven) meetings, and the Nomination and Remuneration Committee held 13 (thirteen) meetings throughout 2025. In gratitude for their commitment, dedication, and contributions, the Board of Commissioners would like to express its appreciation and gratitude for all members of these supporting committees for their active role in strengthening the Bank's governance and oversight.

Changes to the Board of Commissioners' Composition

The composition of the Bank's Board of Commissioners has remained unchanged throughout 2025. As such, the composition of the Board of Commissioners as of 31 December, 2025, is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Term of Office
Aviliani	Komisaris Utama Independen Independent President Commissioner	RUPS Tahunan 31 Mei 2024 Annual GMS of 31 May, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - Annual GMS 2027	Kedua Second
Rosmaya	Komisaris Independen Independent Commissioner	RUPS Tahunan 31 Mei 2024 Annual GMS of 31 May, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - Annual GMS 2027	Kedua Second
Ali Gunawan	Komisaris Commissioner	RUPS Tahunan 31 Mei 2024 Annual GMS of 31 May, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - Annual GMS 2027	Kedua Second

Penutup

Atas nama Dewan Komisaris, kami menyampaikan penghargaan yang setinggi-tingginya kepada para pemegang saham dan seluruh pemangku kepentingan atas kepercayaan serta dukungan yang senantiasa diberikan kepada Bank. Kepercayaan tersebut merupakan landasan penting dalam menjaga keberlanjutan dan arah pengembangan Perseroan. Dewan Komisaris juga menyampaikan apresiasi yang tulus kepada Direksi, jajaran Manajemen, dan seluruh karyawan atas komitmen, profesionalisme, serta dedikasi yang telah ditunjukkan dalam mendorong penguatan kinerja dan transformasi Bank. Penghargaan yang sama kami sampaikan kepada para nasabah dan mitra bisnis atas kemitraan, loyalitas, dan kepercayaan yang terus terjalin.

Menatap periode mendatang, Dewan Komisaris mengajak seluruh pemangku kepentingan untuk melanjutkan upaya terbaik dengan semangat kebersamaan dan optimisme. Dengan kerja keras, sinergi, dan doa, kami meyakini bahwa capaian sepanjang tahun 2025 serta berbagai tantangan pada tahun 2026 dapat dikelola secara positif dan berkelanjutan demi penciptaan nilai jangka panjang bagi seluruh pihak.

Closing

On behalf of the Board of Commissioners, we would like to express our deepest appreciation to all shareholders and stakeholders for their continued trust and support in the Bank. This trust serves as a crucial foundation for maintaining the Company's sustainability and development direction. The Board of Commissioners would also like to express its sincere appreciation to the Board of Directors, Management, and all employees for their commitment, professionalism, and dedication in driving the Bank's performance and transformation. We extend our same appreciation to our customers and business partners for their ongoing partnership, loyalty, and trust.

Looking ahead, the Board of Commissioners would like to encourage all stakeholders to continue alongside us a spirit of togetherness and optimism. With hard work, synergy, and prayer, we are confident that the Bank's achievements in 2025 and its various upcoming challenges in 2026 can be managed positively and sustainably to create long-term value for all parties.

Jakarta, 31 Maret | March 2026



Aviliani
Komisaris Utama Independen
Independent President Commissioner

Penjelasan Direksi

Board of Directors' Explanation

Perseroan berkomitmen untuk tidak hanya menjawab kebutuhan nasabah secara menyeluruh, tetapi juga menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

The Company is committed not only to addressing customers' needs in a comprehensive manner, but also to creating sustainable value for all stakeholders.

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dear Shareholders and Stakeholders,

Sepanjang tahun 2025, dinamika ketidakpastian masih mewarnai berbagai sektor industri, termasuk perbankan. Di tengah kondisi tersebut, PT Allo Bank Indonesia Tbk secara konsisten mengedepankan langkah mitigasi risiko dan menjaga fokus pada kinerja yang berkelanjutan. Manajemen menempuh berbagai kebijakan strategis secara terukur untuk merespons tantangan usaha sekaligus mengoptimalkan peluang yang tersedia.

Laporan Tahunan ini disusun sebagai wujud pertanggungjawaban manajemen atas arah strategi dan capaian kinerja Bank sepanjang tahun 2025. Selain itu, laporan ini merekam perjalanan Perseroan dalam mengeksekusi agenda transformasi dan pengembangan usaha, sejalan dengan visi dan misi yang telah ditetapkan.

Throughout 2025, dynamic uncertainty will continue to influence a variety of industrial sectors that include banking. Despite these conditions, PT Allo Bank Indonesia Tbk has consistently prioritized risk mitigation measures and has maintained a focus on sustainable performance. Management has implemented various strategic policies in a measured manner to respond to business challenges while simultaneously optimizing available opportunities.

This Annual Report is prepared as a form of management accountability for the Bank's strategic direction and performance achievements throughout 2025. Furthermore, this report has also documented the Company's journey in executing its transformation and business development agenda, in line with its established vision and mission.



Ari Yanuanto Asah

Plt.Direktur Utama
Acting President Director

Tinjauan Makro Ekonomi

Mengacu pada paparan Bank Indonesia dalam buku Pertemuan Tahunan Bank Indonesia 2025, perekonomian global masih berada dalam fase perlambatan yang tidak merata antar negara dan kawasan. Pertumbuhan ekonomi dunia diproyeksikan berada di kisaran ± 3,0%, dipengaruhi oleh berlanjutnya kebijakan moneter global yang ketat, fragmentasi geopolitik, serta proses normalisasi aktivitas ekonomi pasca pandemi yang belum sepenuhnya seimbang. Kinerja negara maju cenderung melemah seiring tingginya suku bunga yang menahan konsumsi dan investasi, sementara negara berkembang, khususnya di kawasan Asia, menunjukkan ketahanan relatif lebih baik meskipun tetap dihadapkan pada risiko eksternal.

Tekanan inflasi global menunjukkan tren moderasi, namun masih berada pada level yang relatif tinggi di sejumlah negara utama. Kondisi tersebut mendorong bank sentral global untuk mempertahankan kebijakan moneter ketat secara hati-hati dalam jangka waktu yang lebih panjang. Lingkungan suku bunga global yang tinggi berdampak pada terbatasnya likuiditas internasional, meningkatnya biaya pendanaan, serta berlanjutnya volatilitas di pasar keuangan global, yang secara tidak langsung mempengaruhi dinamika industri perbankan.

Di tengah kondisi global tersebut, perekonomian Indonesia menunjukkan ketahanan yang solid. Bank Indonesia memproyeksikan pertumbuhan ekonomi nasional berada pada kisaran 4,7%—5,5%, ditopang oleh permintaan domestik yang tetap kuat, terutama konsumsi rumah tangga dan pertumbuhan investasi. Konsistensi bauran kebijakan moneter, fiskal, dan sektor riil turut berperan dalam menjaga stabilitas ekonomi makro serta mendukung keberlanjutan pertumbuhan.

Dari sisi stabilitas harga, inflasi nasional diperkirakan tetap terkendali dalam sasaran 2,5% ± 1%, mencerminkan efektivitas pengendalian inflasi baik di tingkat pusat maupun daerah. Inflasi inti yang terjaga serta terkendalinya inflasi pangan memberikan ruang yang memadai bagi perekonomian untuk tumbuh secara berkesinambungan tanpa menimbulkan tekanan berlebihan terhadap daya beli masyarakat.

Pada sektor eksternal, neraca pembayaran Indonesia diproyeksikan tetap berada dalam kondisi yang sehat, didukung oleh kinerja ekspor yang cukup baik serta posisi cadangan devisa yang memadai. Ketahanan eksternal tersebut berperan penting dalam menjaga stabilitas nilai tukar Rupiah di tengah meningkatnya volatilitas pasar keuangan global dan dinamika arus modal internasional.

Sejalan dengan itu, stabilitas sistem keuangan nasional tetap terjaga, tercermin dari permodalan perbankan yang kuat, tingkat likuiditas yang memadai, serta risiko kredit yang relatif terkendali. Kondisi tersebut memberikan fondasi yang solid bagi sektor perbankan untuk terus menjalankan fungsi intermediasi secara pruden, memperluas penyaluran pembiayaan kepada sektor-sektor produktif, serta mendukung pemulihan dan pertumbuhan ekonomi nasional secara berkelanjutan.

Macroeconomic Review

According to Bank Indonesia's presentation in its 2025 Annual Meeting, the global economy has remained in a phase of uneven slowdown across countries and regions. Global economic growth was projected to be in the range of ± 3.0%, influenced by the continuation of tight global monetary policy, geopolitical fragmentation, and the uneven post-pandemic normalization process of economic activity. The performance of developed economies tended to weaken as high interest rates restrained consumption and investment, while developing economies, particularly in Asia, demonstrated relatively better resilience despite remaining exposed to external risks.

Global inflationary pressures played a moderating role but remained at relatively high levels in several key economies. This situation has prompted global central banks to maintain prudently tight monetary policies over the longer term. The high global interest rate environment has resulted in limited international liquidity, increased funding costs, and continued volatility in global financial markets, which indirectly impacted the dynamics of the banking industry.

Despite these global conditions, the Indonesian economy was able to demonstrate solid resilience. Bank Indonesia projected national economic growth in the range of 4.7% to 5.5%, supported by continued strong domestic demand, particularly household consumption and investment growth. A consistent mix of monetary, fiscal, and real sector policies played a role in maintaining macroeconomic stability and supporting sustainable growth.

In terms of price stability, national inflation was predicted to remain under control within the 2.5% ± 1% target range, reflecting the effectiveness of inflation control at both the central and regional levels. Steady core inflation and controlled food inflation provided sufficient room for the economy to grow sustainably without putting undue pressure on public purchasing power.

In the external sector, Indonesia's balance of payments was projected to remain healthy, supported by strong export performance and an adequate foreign exchange reserve position. This external resilience played a crucial role in maintaining the stability of the Rupiah exchange rate in the midst of increasing global financial market volatility and the dynamics of international capital flows.

Consequently, the stability of the national financial system remained maintained, as can be seen reflected in strong bank capital, adequate liquidity levels, and relatively controlled credit risk. These conditions provided a solid foundation for the banking sector to continue to carry out its intermediary function prudently. These conditions also helped the sector to expand financing distribution to productive sectors, and support sustainable national economic recovery and growth.

Tinjauan Segmen Industri

Bank Indonesia juga menyatakan bahwa ketidakpastian perekonomian global yang ditandai oleh perlambatan pertumbuhan, suku bunga tinggi, serta volatilitas pasar keuangan masih menjadi faktor eksternal yang mempengaruhi kinerja industri perbankan. Kondisi tersebut berdampak pada meningkatnya kehati-hatian dalam pengelolaan likuiditas, struktur pendanaan, serta strategi penyaluran kredit, seiring dengan semakin selektifnya likuiditas global dan naiknya biaya dana.

Di sisi domestik, prospek perekonomian nasional yang tetap solid dengan pertumbuhan yang diproyeksikan berada pada kisaran 4,7%—5,5% serta inflasi yang terjaga dalam rentang sasaran memberikan dukungan positif bagi keberlanjutan fungsi intermediasi perbankan. Aktivitas konsumsi dan investasi domestik yang terus bertumbuh diperkirakan akan menjaga permintaan pembiayaan, khususnya pada sektor-sektor produktif yang sejalan dengan arah pembangunan ekonomi nasional.

Stabilitas sistem keuangan yang terjaga, tercermin dari permodalan yang kuat dan likuiditas yang memadai, menjadi penyangga utama industri perbankan dalam menghadapi dinamika global. Meski demikian, perbankan tetap dituntut untuk memperkuat kerangka manajemen risiko secara berkelanjutan, terutama dalam mengantisipasi potensi tekanan terhadap kualitas aset, fluktuasi nilai tukar, serta perubahan kondisi pasar yang dapat mempengaruhi profil risiko Bank.

Sejalan dengan arah kebijakan Bank Indonesia yang menekankan sinergi kebijakan moneter, makroprudensial, dan sistem pembayaran, perbankan didorong untuk terus melakukan penyesuaian strategi melalui penguatan digitalisasi, peningkatan efisiensi operasional, serta pengembangan produk dan layanan yang adaptif terhadap kebutuhan nasabah. Pemanfaatan teknologi dan transformasi digital menjadi elemen penting dalam meningkatkan daya saing sekaligus memperluas jangkauan layanan secara berkelanjutan.

Dengan mempertimbangkan dinamika tersebut, industri perbankan memiliki peluang untuk tetap bertumbuh secara sehat di tengah tantangan global, dengan tetap menjaga keseimbangan antara pertumbuhan bisnis dan penerapan prinsip kehati-hatian. Pendekatan yang prudent dan adaptif diharapkan dapat memperkuat peran perbankan dalam mendukung pembiayaan perekonomian nasional serta menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

Industry Segment Review

Bank Indonesia has also stated that global economic uncertainty, characterized by slowing growth, high interest rates, and financial market volatility, remained an external factor impacting the banking industry's performance. These conditions have led to increased caution in liquidity management, funding structures, and credit distribution strategies, all of which are in line with increasingly selective global liquidity and rising funding costs.

Domestically, the national economic outlook has remained solid, with projected growth in the range of 4.7%—5.5% and inflation maintained within its target range. This outlook has providing positive support for the sustainability of banking's intermediary function. Continued growth in domestic consumption and investment activity is expected to maintain financing demand, particularly in productive sectors, in line with the direction of national economic development.

Maintained financial system stability, as can be seen reflected in strong capital and adequate liquidity, has served as key buffer for the banking industry in facing global dynamics. Nevertheless, banks continued to be in need of strengthened risk management frameworks on an ongoing basis, particularly for anticipating potential pressures on asset quality, exchange rate fluctuations, and changes in market conditions that could impact their risk profile.

In line with Bank Indonesia's policy direction of emphasizing synergy between monetary, macroprudential, and payment system policies, banks have been encouraged to continuously adjust their strategies by strengthening digitalization, improving operational efficiency, and developing products and services that adapt to customer needs. The use of technology and digital transformation have both served as crucial elements in enhancing competitiveness while sustainably expanding service reach.

By considering these dynamics, the banking industry has the opportunity to maintain healthy growth despite global challenges, all while maintaining a balance between business growth and the implementation of prudent principles. This prudent and adaptive approach is designed to strengthen the role of banks in supporting national economic financing and creating long-term value for all stakeholders.

Peranan Direksi dalam Perumusan Strategi dan Kebijakan Strategis

Direksi secara aktif dan berkesinambungan merumuskan arah strategis Perseroan dengan mempertimbangkan dinamika makro ekonomi serta prospek industri perbankan. Membaiknya kondisi perekonomian domestik yang ditopang oleh penurunan suku bunga acuan Bank Indonesia, penguatan nilai tukar Rupiah, serta terkendalinya inflasi menjadi landasan penting dalam penetapan strategi Perseroan untuk tahun 2025. Momentum tersebut diperkirakan akan mendorong peningkatan konsumsi masyarakat, khususnya pada periode hari raya dan libur nasional, yang selanjutnya berdampak positif terhadap permintaan barang dan jasa serta aktivitas ekonomi secara keseluruhan.

Dalam merespons peluang tersebut, Direksi menetapkan kebijakan strategis yang diarahkan untuk memperkuat peran Allo Bank sebagai bank digital yang relevan, adaptif, dan berorientasi pada kebutuhan nasabah. Perseroan berkomitmen untuk tidak hanya menjawab kebutuhan nasabah secara menyeluruh, tetapi juga menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan. Strategi tersebut didukung oleh model bisnis yang kuat dan mandiri, serta pengalaman Perseroan dalam mengelola pertumbuhan ritel yang berkelanjutan.

Direksi secara konsisten mengarahkan pengembangan portofolio produk dan layanan perbankan digital yang komprehensif, baik untuk segmen ritel maupun korporasi. Seluruh layanan dirancang berbasis *digital end-to-end* dengan fokus pada kemudahan akses, efisiensi proses, dan integrasi layanan dalam satu *platform* aplikasi. Pendekatan ini merupakan bagian dari kebijakan strategis Perseroan untuk meningkatkan kenyamanan, kecepatan, serta kualitas pengalaman nasabah dalam bertransaksi.

Pada lini transaksi dan sistem pembayaran, Direksi menetapkan penguatan layanan sebagai prioritas strategis guna mendorong peningkatan aktivitas dan keterikatan nasabah. Penyediaan fitur-fitur utama seperti pembayaran QRIS, transfer dana, pembayaran tagihan, pengisian saldo, serta layanan tarik dan setor tunai berbasis QR *code* dirancang untuk mendukung kebutuhan transaksi harian nasabah secara aman dan efisien. Kebijakan ini diperkuat dengan pengembangan program loyalitas yang diarahkan pada peningkatan frekuensi transaksi dan penggunaan layanan secara berulang.

Dalam rangka memperkuat struktur pendanaan, Direksi merumuskan strategi penghimpunan dana yang inovatif melalui pengembangan produk simpanan dan deposito digital dengan skema imbal hasil yang kompetitif. Produk simpanan fleksibel dengan struktur suku bunga bertahap menjadi bagian dari kebijakan strategis untuk mendorong pertumbuhan Dana

The Board of Directors' Role in Formulating Strategy and Strategic Policies

The Board of Directors has actively and continuously formulated strategic directions that have taken into account macroeconomic dynamics and the banking industry's outlook. Improvements in domestic economic conditions (supported by Bank Indonesia's reduction in benchmark interest rates, the strengthening of the Rupiah exchange rate, and controlled inflation) have served as key foundations for establishing the Company's strategy for 2025. This momentum was seen to have increased public consumption, particularly during religious and national holiday periods, which subsequently has positively impacted demand for goods and services and overall economic activity.

In response to this opportunity, the Board of Directors has established strategic policies aimed at strengthening Allo Bank's role as a relevant, adaptive, and customer-oriented digital bank. The Company is committed to not only meeting customer needs holistically but also creating sustainable added value for all stakeholders. This strategy has been supported by a strong and independent business model and the Company's experience in managing sustainable retail growth.

The Board of Directors has consistently directed the development of a comprehensive portfolio of digital banking products and services for both its retail and corporate segments. All of its services are designed to be end-to-end digital, with a focus on ease of access, process efficiency, and service integration within a single application platform. This approach is part of the Company's strategic policy to enhance the convenience, speed, and quality of its customer transaction experience.

Within the transaction and payment system sector, the Board of Directors has established service strengthening as a strategic priority to encourage increased customer activity and engagement. Key features (such as QRIS payments, fund transfers, bill payments, balance top-ups, and QR code-based cash withdrawals and deposits) have been designed to securely and efficiently support the daily transaction needs of the Bank's customers. This policy has been reinforced by the development of a loyalty program aimed at increasing transaction frequency and repeat service usage.

To strengthen its funding structure, the Board of Directors has formulated an innovative fundraising strategy through its development of digital savings and time deposit products with competitive yield schemes. Flexible savings products with a graduated interest rate structure have been a part of this strategic policy to encourage sustainable growth of Third Party

Pihak Ketiga secara berkelanjutan, sekaligus menjaga stabilitas pendanaan dan efisiensi biaya dana. Peluncuran kartu debit virtual juga menjadi langkah strategis untuk memperluas akseptasi transaksi digital dan memperkuat posisi rekening Allo Bank sebagai rekening utama nasabah.

Pada sisi pembiayaan, Direksi menetapkan kebijakan penyaluran kredit ritel yang inklusif, transparan, dan berbasis teknologi. Produk pembiayaan dirancang dengan fleksibilitas limit dan tenor untuk menjangkau segmen masyarakat yang sebelumnya memiliki keterbatasan akses terhadap pembiayaan formal. Selain itu, Perseroan mengembangkan skema pembiayaan inovatif yang memungkinkan pembentukan riwayat kredit secara bertahap dengan risiko yang terukur. Seluruh proses penyaluran kredit didukung oleh sistem *underwriting* berbasis data dan teknologi guna menjaga kualitas aset seiring dengan pertumbuhan portofolio pembiayaan.

Sejalan dengan pengembangan produk dan layanan, Direksi juga merumuskan strategi kemitraan sebagai salah satu pilar utama pertumbuhan. Pada tahap awal, Perseroan memanfaatkan sinergi dengan ekosistem Grup CT Corp untuk mempercepat akuisisi pengguna dan meningkatkan adopsi layanan. Selanjutnya, Direksi secara aktif mendorong diversifikasi kemitraan di luar ekosistem tersebut, mencakup berbagai sektor industri seperti ritel, makanan dan minuman, media, hiburan, kesehatan, transportasi, serta sektor strategis lainnya.

Diversifikasi ekosistem kemitraan ini tidak hanya memperluas basis nasabah dan meningkatkan volume transaksi, tetapi juga memperkaya pemanfaatan data perilaku nasabah yang menjadi dasar penting dalam penyempurnaan strategi pemasaran, pengembangan produk, serta penguatan proses manajemen risiko. Peningkatan kontribusi transaksi dari mitra di luar ekosistem utama mencerminkan kemampuan Perseroan untuk tumbuh secara independen dan berkelanjutan.

Secara keseluruhan, Direksi meyakini bahwa integrasi antara perumusan strategi produk, kebijakan pendanaan dan pembiayaan, serta pengembangan ekosistem kemitraan yang terdiversifikasi merupakan fondasi utama dalam membangun pertumbuhan Allo Bank yang sehat, berimbang, dan berkelanjutan. Pendekatan strategis tersebut diarahkan untuk meningkatkan engagement nasabah, mengoptimalkan profitabilitas, serta menciptakan nilai jangka panjang, sejalan dengan penerapan prinsip kehati-hatian dan Tata Kelola Perusahaan yang Baik

Funds, all while maintaining funding stability and cost efficiency. The launch of a virtual debit card has also been strategic step for expanding digital transaction acceptance and strengthening the position of Allo Bank accounts as the primary accounts of its customers.

On the financing side of things, the Board of Directors has established an inclusive, transparent, and technology-based retail credit distribution policy. Financing products have been designed with flexible limits and tenors in such a way that enable them to reach segments of society that previously had limited access to formal financing. Furthermore, the Company has developed an innovative financing scheme that has allowed for gradual credit history building with measurable risks. The entire credit distribution process is supported by a data- and technology-driven underwriting system designed to maintain asset quality as financing portfolios grow.

In line with product and service developments, the Board of Directors has also formulated a partnership strategy as a key pillar of growth. Initially, the Company leveraged synergies within CT Corp Group ecosystem to accelerate user acquisition and increase service adoption. Subsequently, the Board of Directors has actively encouraged partnership diversification beyond this ecosystem, encompassing various industry sectors such as retail, food and beverage, media, entertainment, healthcare, transportation, and other strategic sectors.

This partnership ecosystem diversification has not only expanded the Bank's customer base and increased transaction volumes, it has also enhanced the Bank's utilization of customer behavioral data. This data serves as a critical basis for refining marketing strategies, product development, and strengthening risk management processes. The increased contribution of transactions from partners outside the core ecosystem serves to reflects the Company's ability to grow independently and sustainably.

Overall, the Board of Directors is of the belief that the integration of product strategy formulation, funding and financing policies, and the development of a diversified partnership ecosystem has serve as key foundations for building Allo Bank's healthy, balanced, and sustainable growth. This strategic approach has aimed at increasing customer engagement, optimizing profitability, and creating long-term value, in line with the implementation of prudent principles and Good Corporate Governance.

Proses yang dilakukan Direksi untuk Memastikan Implementasi Strategi

Direksi menyadari bahwa keberhasilan strategi tidak hanya ditentukan oleh ketepatan perumusan arah bisnis, tetapi juga oleh disiplin eksekusi dan konsistensi implementasi di seluruh lini organisasi. Oleh karena itu, Direksi memastikan bahwa setiap kebijakan strategis yang ditetapkan diterjemahkan secara sistematis ke dalam rencana kerja operasional yang terukur, selaras, dan dapat dimonitor secara berkelanjutan.

Sebagai langkah awal, Direksi menetapkan penjabaran strategi Perseroan ke dalam Rencana Bisnis Bank (RBB), rencana kerja tahunan, serta *Objectives and Key Results* (OKR) yang jelas pada tingkat Direksi, manajemen, hingga unit kerja. Penetapan target kinerja dilakukan dengan mempertimbangkan kondisi makroekonomi, kapasitas permodalan dan likuiditas Bank, profil risiko, serta kesiapan infrastruktur dan sumber daya manusia, sehingga sasaran yang ditetapkan bersifat realistis dan dapat dicapai secara *prudent.*

Dalam memastikan implementasi berjalan sesuai arah strategis, Direksi secara rutin melakukan forum pengendalian kinerja melalui rapat Direksi dan rapat manajemen lintas fungsi. Forum tersebut digunakan untuk memantau perkembangan pencapaian target, mengevaluasi efektivitas program strategis, serta mengidentifikasi secara dini berbagai kendala operasional maupun risiko yang berpotensi mempengaruhi kinerja. Berdasarkan hasil evaluasi tersebut, Direksi secara aktif melakukan penyesuaian kebijakan dan langkah tindak lanjut yang diperlukan agar implementasi strategi tetap berada pada jalur yang telah ditetapkan.

Pada pengembangan produk dan layanan digital, Direksi memastikan adanya proses perencanaan, pengujian, dan peluncuran yang terstruktur dengan melibatkan fungsi bisnis, teknologi informasi, manajemen risiko, kepatuhan, dan hukum. Pendekatan ini diterapkan untuk memastikan bahwa setiap produk dan fitur baru tidak hanya menjawab kebutuhan nasabah, tetapi juga memenuhi prinsip kehati-hatian, kepatuhan terhadap regulasi, serta kesiapan sistem operasional Bank.

Dalam implementasi strategi pendanaan dan pembiayaan, Direksi memastikan pengelolaan dilakukan secara terintegrasi antara fungsi bisnis, *treasury,* manajemen risiko, dan keuangan. Pertumbuhan Dana Pihak Ketiga dan penyaluran kredit dimonitor secara berkala dengan memperhatikan struktur biaya dana, kualitas aset, serta profil risiko portofolio. Direksi juga memastikan bahwa sistem underwriting berbasis data dan teknologi dimanfaatkan secara optimal untuk menjaga keseimbangan antara pertumbuhan bisnis dan kualitas pembiayaan.

Terkait pengembangan ekosistem kemitraan, Direksi menerapkan proses seleksi, evaluasi, dan pengelolaan mitra yang terstruktur. Setiap kerja sama strategis dievaluasi tidak

The Board of Directors' Process to Ensure Strategy Implementation

The Board of Directors understand that success in strategy is determined not only by the accuracy of business direction formulation, but also through disciplined execution and consistent implementation across all levels of the organization. As such, the Board of Directors has ensured that every one of its established strategic policies has been systematically translated into a measurable, aligned, and operational work plan that can be continuously monitored.

For its first step, the Board of Directors has outlined the Company's strategy in the Bank Business Plan (RBB), annual work plan, and through clear Objectives and Key Results (OKR) at multiple levels spanning the Board of Directors, management, and work units. Performance targets have been established by taking macroeconomic conditions, the Bank's capital and liquidity capacity, risk profile, and infrastructure and human resource readiness into account. Such considerations ensure that the targets are realistic and prudently achievable.

To ensure that implementation was aligned with strategic directions, the Board of Directors regularly held performance control forums through Board of Directors meetings and cross-functional management meetings. These forums were used to monitor progress toward target achievements, evaluate the effectiveness of strategic programs, and early identify operational obstacles and risks that could have potentially impacted performance. The Board of Directors then uses evaluation results to actively makes policy adjustments and take necessary follow-up steps to ensure strategy implementation remained on track.

In developing digital products and services, the Board of Directors has also ensured a structured planning, testing, and launch process involving business, information technology, risk management, compliance, and legal functions. This approach was implemented to ensure that each new product and feature not only meets customer needs but also complied with prudential principles and regulatory compliance, and ensured the readiness of the Bank's operational systems.

In implementing the Bank's funding and financing strategy, the Board of Directors has ensured integrated management between business, treasury, risk management, and finance functions. Third-party fund growth and loan disbursements were regularly monitored and took into account the cost structure of funds, asset quality, and portfolio risk profiles. The Board of Directors has also ensured that data- and technology-based underwriting systems have been optimally utilized to maintain a balance between business growth and financing quality.

When it came to the development of its partnership ecosystem, the Board of Directors has implemented a structured partner selection, evaluation, and management process. Each strategic

hanya dari sisi potensi bisnis, tetapi juga keselarasan dengan strategi jangka panjang Perseroan, kesiapan operasional, serta risiko yang melekat. Direksi secara berkala meninjau kinerja kemitraan dan efektivitas kontribusinya terhadap pertumbuhan transaksi, akuisisi nasabah, dan peningkatan *engagement*.

Untuk mendukung konsistensi implementasi strategi, Direksi menempatkan penguatan tata kelola, manajemen risiko, dan fungsi kepatuhan sebagai bagian integral dari proses eksekusi. Direksi memastikan bahwa setiap aktivitas bisnis dijalankan sesuai dengan kebijakan internal, ketentuan regulator, serta prinsip *Good Corporate Governance*. Pengawasan internal dan pelaporan manajemen dilakukan secara berjenjang dan terdokumentasi dengan baik, sehingga pengambilan keputusan dapat dilakukan secara tepat waktu dan berbasis informasi yang andal.

Selain itu, Direksi mendorong penguatan kapabilitas organisasi melalui pengembangan sumber daya manusia dan budaya kinerja yang berorientasi pada hasil. Program peningkatan kompetensi, pemanfaatan teknologi, serta kolaborasi lintas fungsi terus didorong agar organisasi memiliki kelincahan (*agility*) dalam merespons perubahan lingkungan usaha.

Melalui proses perencanaan yang terstruktur, mekanisme pemantauan yang disiplin, serta pengambilan keputusan yang adaptif, Direksi meyakini bahwa strategi Perseroan dapat diimplementasikan secara efektif dan berkelanjutan. Pendekatan ini menjadi landasan bagi Allo Bank dalam menjaga momentum pertumbuhan, mengelola risiko secara *prudent,* serta menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

Perbandingan antara Hasil yang Dicapai dengan yang Ditargetkan

Tahun 2025 ditandai oleh dinamika lingkungan usaha yang menantang di tingkat nasional, namun kondisi tersebut justru menjadi momentum bagi Bank untuk menunjukkan ketahanan dan konsistensi kinerja. Di tengah berbagai tekanan eksternal, Perseroan tetap mampu mengelola aktivitas usaha secara terarah sehingga capaian kinerja dapat dipertahankan pada tingkat yang optimal.

Dalam menetapkan sasaran kinerja, Allo Bank menempatkan penguatan fundamental bisnis sebagai prioritas utama melalui perumusan kebijakan strategis yang terukur dan berorientasi jangka panjang. Target usaha disusun dengan mempertimbangkan kapasitas internal, profil risiko, serta peluang pasar yang tersedia, sehingga dapat menjadi tolok ukur yang relevan dalam mengevaluasi efektivitas pelaksanaan strategi.

partnership has been evaluated not only for its business potential but also for its alignment with the Company's long-term strategy, operational readiness and inherent risks. The Board of Directors has also periodically reviewed partnership performance and the effectiveness of a partnership's contribution to transaction growth, customer acquisition, and increased engagement.

In order to support consistent strategy implementation, the Board of Directors has placed strengthening governance, risk management, and compliance functions as an integral part of its execution process. The Board of Directors has also ensured that all business activities have been conducted in accordance with internal policies, regulatory requirements, and the principles of Good Corporate Governance. Internal oversight and management reporting have been conducted in a hierarchical manner and have all been well-documented in a way that ensured timely decision-making based on reliable information.

Furthermore, the Board of Directors has encouraged a strengthening of organizational capabilities through human resource development and a results-oriented performance culture. Competency improvement programs, technology utilization, and cross-functional collaboration have been continuously promoted to ensure the organization's agility in responding to changes in the business environment.

Through a structured planning process, disciplined monitoring mechanisms, and adaptive decision-making, the Board of Directors is of the belief that the Company's strategy can be implemented effectively and sustainably through an approach that can serve as a foundation for Allo Bank to maintain growth momentum, manage risks prudently, and create long-term value for all stakeholders.

Comparison of Targets and Results

The year 2025 was marked by a challenging national business environment. Nevertheless, this situation was able to present an opportunity for the Bank to demonstrate resilience and consistent performance. Despite various external pressures, the Company remained able to manage its business activities in a focused manner that also maintained optimal performance levels.

In setting its performance targets, Allo Bank prioritized a strengthening of business fundamentals through its formulation of measurable and long-term strategic policies. Business targets were developed while taking into account internal capacity, risk profiles, and available market opportunities, thus serving as relevant benchmarks for evaluating the effectiveness of strategy implementation.

Sejalan dengan hal tersebut, sepanjang tahun 2025 Perseroan menetapkan sejumlah indikator kinerja utama yang bersumber dari komponen usaha yang substansial sebagai dasar penilaian kinerja. Capaian aktual kemudian dibandingkan dengan rencana yang telah ditetapkan untuk memberikan gambaran yang komprehensif mengenai tingkat realisasi strategi dan kinerja usaha Bank, sebagaimana disajikan pada uraian berikut.

- **Aset**
  Per 31 Desember 2025, Bank membukukan Jumlah Aset sebesar Rp18,47 triliun yaitu 116% dari target Bank sebesar Rp15,96 triliun. Angka tersebut mengalami peningkatan sebesar 32% dibanding tahun 2024 yang tercatat sebesar Rp13,98 triliun. Kinerja Aset tersebut didorong oleh peningkatan kredit yang disalurkan, baik dari segmen *Wholesale* maupun segmen Retail yang tumbuh pesat.

- **Pendapatan Operasional**
  Kinerja operasional Bank terus membaik selama tahun 2025. Pendapatan operasional naik 37% dibanding tahun lalu menjadi Rp1,98 triliun, yaitu 112% dari target Bank sebesar Rp1,77 triliun. Perbaikan kinerja ini didorong oleh pertumbuhan, baik dalam pendapatan bunga bersih maupun pendapatan berbasis biaya. Pendapatan bunga bersih tumbuh 29% yoy menjadi Rp1,44 triliun, sementara pendapatan berbasis biaya tumbuh 65% yoy menjadi Rp543 miliar, didukung oleh penyaluran pinjaman di tengah kondisi makroekonomi yang menantang.

- **Laba Bersih**
  Per 31 Desember 2025, laba setelah pajak tercatat sebesar Rp574 miliar yaitu 137% dari target Bank sebesar Rp417 miliar. Angka tersebut mengalami peningkatan sebesar 23% dibanding tahun 2024 yang tercatat sebesar Rp467 miliar. Peningkatan laba bersih juga berkorelasi langsung dengan peningkatan Margin Bunga Bersih (NIM), Pengembalian Aset (ROA), dan Pengembalian Ekuitas (ROE), yang tercatat masing-masing sebesar 10,1%, 4,9%, dan 7,9%, yang mewakili peningkatan sebesar 120 bps, 110 bps, dan 50 bps dibandingkan periode yang sama tahun lalu.

- **Penyaluran Kredit dan Kualitas Kredit**
  Pinjaman yang disalurkan Bank mencapai Rp9,14 triliun pada akhir tahun 2025, yaitu 95,7% dari target Bank sebesar Rp9,55 miliar, yang mencerminkan peningkatan sebesar 22% dibanding tahun lalu sebesar Rp7,48 triliun didorong oleh pertumbuhan di segmen *Retail* dan *Wholesale*. Bank terus menunjukkan disiplin dalam kualitas pinjamannya, sebagaimana tercermin dalam Kredit Macet Bruto dan Neto (NPL) masing-masing sebesar 1,6% dan 0,6%.

In line with this, the Company established several key performance indicators throughout 2025 that were derived from substantial business components as a basis for its own performance assessments. Actual achievements were then compared with its established plans to provide a comprehensive picture of the level of strategy realization and the Bank's business performance, all of which can be seen presented in the following data.

- **Assets**
  As of 31 December, 2025, the Bank has recorded IDR18.47 trillion in total assets, representing 116% of the Bank's target of IDR15.96 trillion. This figure represented a 32% increase compared to IDR13.98 trillion in 2024. This asset performance was driven by increased loans disbursed from both of the rapidly-growing Wholesale and Retail segments.

- **Operating Income**
  The Bank's operational performance continued to improve during 2025. Operating income rose 37% (compared to the previous year) to IDR1.98 trillion, representing 112% of the Bank's target of IDR1.77 trillion. This improved performance was driven by growth in both net interest income and fee-based income. Net interest income grew 29% year-on-year to IDR1.44 trillion, while fee-based income grew 65% year-on-year to IDR543 billion, supported by loan disbursement despite challenging macroeconomic conditions.

- **Net Profit**
  As of 31 December, 2025, profit after tax was recorded at IDR574 billion, which is 137% of the Bank's target of IDR417 billion. This figure represented a 23% increase compared to IDR467 billion recorded in 2024. The increase in net profit also directly correlated with increases in Net Interest Margin (NIM), Return on Assets (ROA), and Return on Equity (ROE), which were recorded at 10.1%, 4.9%, and 7.9%, respectively, representing increases of 120 bps, 110 bps, and 50 bps compared to the same period last year.

- **Loan Disbursement and Credit Quality**
  The Bank's disbursed loans reachedIDR9.14 trillion at the end of 2025, which represented 95.7% of the Bank's target of IDR9.55 billion, reflecting a 22% increase compared to last year's IDR7.48 trillion. These changes were driven by growth in the Retail and Wholesale segments. The Bank continued to demonstrate discipline in its loan quality, as can be seen reflected in its Gross and Net Non-Performing Loans (NPL) staying at 1.6% and 0.6%, respectively.

Bertumpu pada kapabilitas internal yang terus diperkuat serta prospek usaha yang menjanjikan, Bank memandang masa depan dengan keyakinan yang terukur untuk menciptakan kinerja yang konsisten dan berkelanjutan. Evaluasi atas keselarasan antara rencana dan realisasi kinerja menjadi referensi penting bagi Manajemen dalam merumuskan sasaran serta arah kebijakan strategis pada periode selanjutnya.

Gambaran tentang Prospek Usaha

Direksi memandang bahwa prospek usaha nasional pada periode mendatang tetap menunjukkan arah pertumbuhan yang positif, meskipun dinamika perekonomian global masih diwarnai oleh ketidakpastian. Sebagaimana dikutip dari buku Pertemuan Tahunan Bank Indonesia 2025 dengan tema *"Tangguh dan Mandiri: Sinergi Mendorong Pertumbuhan Ekonomi Lebih Tinggi dan Berdaya Tahan"*, perekonomian Indonesia diproyeksikan tumbuh pada kisaran 4,7%—5,5%, dengan dukungan utama berasal dari permintaan domestik yang solid, khususnya konsumsi rumah tangga dan investasi. Inflasi yang diperkirakan tetap berada dalam sasaran 2,5% ± 1% mencerminkan stabilitas harga yang terjaga serta efektivitas sinergi kebijakan moneter, fiskal, dan sektor riil.

Kondisi makroekonomi yang relatif stabil tersebut memberikan fondasi yang kondusif bagi aktivitas dunia usaha dan sektor keuangan. Investasi diproyeksikan terus meningkat sejalan dengan berlanjutnya pembangunan infrastruktur, penguatan industri manufaktur bernilai tambah, serta percepatan transformasi ekonomi digital. Dari sisi eksternal, ketahanan neraca pembayaran dan kecukupan cadangan devisa diharapkan tetap menjadi penyangga utama dalam menjaga stabilitas nilai tukar Rupiah di tengah volatilitas pasar keuangan global.

Dalam konteks tersebut, Direksi menilai bahwa iklim usaha industri perbankan nasional masih memiliki prospek yang positif, meskipun dihadapkan pada tantangan berupa kebijakan suku bunga global yang relatif ketat serta meningkatnya persaingan di industri jasa keuangan. Pertumbuhan kredit perbankan secara industri diperkirakan berada pada kisaran 8—12%, sejalan dengan meningkatnya kebutuhan pembiayaan sektor produktif, konsumsi domestik, serta pembiayaan UMKM. Sementara itu, pertumbuhan Dana Pihak Ketiga (DPK) diperkirakan tetap berada pada tingkat yang baik, mencerminkan kepercayaan masyarakat yang terjaga terhadap sistem perbankan.

Stabilitas sistem keuangan nasional diperkirakan tetap kuat, ditopang oleh tingkat permodalan yang memadai, likuiditas yang terjaga, serta kualitas aset yang relatif stabil. Rasio kredit bermasalah (*Non-Performing Loan*/NPL) industri diproyeksikan tetap berada dalam batas yang sehat, seiring dengan penerapan prinsip kehati-hatian dan penguatan manajemen risiko yang dilakukan oleh perbankan.

On the basis of its continuously strengthened internal capabilities and promising business prospects, the Bank has arrived at a view of the future filled with measured confidence for creating consistent and sustainable performance. Evaluating its alignment between plans and actual performance serves as an important point of reference for Management in formulating targets and strategic policy directions for the coming period.

Business Prospects Overview

The Board of Directors believes that the national business outlook for the coming period continues to show positive growth despite uncertainty surrounding global economic dynamics. As quoted from Bank Indonesia's 2025 Annual Meeting report (themed "Resilient and Independent: Synergy to Drive Higher and More Resilient Economic Growth), the Indonesian economy was projected to grow in the range of 4.7% to 5.5%, primarily supported by solid domestic demand, particularly household consumption and investment. Inflation was projected to remain within the target range of 2.5% ± 1%, reflecting maintained price stability and the effective synergy of monetary, fiscal, and real sector policies.

This relatively stable macroeconomic environment provided a conducive foundation for business and financial sector activity. Investment was projected to continue increasing in line with ongoing infrastructure development, strengthening the value-added manufacturing industry, and accelerating the transformation of the digital economy. Externally, a resilient balance of payments and adequate foreign exchange reserves were expected to remain key pillars in maintaining Rupiah exchange rate stability despite global financial market volatility.

In this context, the Board of Directors is of the assessment that the national banking industry's business climate still has positive prospects, despite facing challenges in the form of relatively tight global interest rate policies and increasing competition in the financial services industry. Banking loan growth across the industry was estimated to be in the range of 8% to 12%, in line with the increasing need for financing in the productive sector, domestic consumption, and MSME financing. Meanwhile, Third Party Fund (TPF) growth was expected to remain at a healthy level, reflecting maintained public confidence in the banking system.

The stability of the national financial system is expected to remain strong, supported by adequate capital levels, maintained liquidity, and relatively stable asset quality. The industry's non-performing loan (NPL) ratio was projected to remain within healthy limits, in line with the implementation of prudential principles and strengthened risk management practices by banks.

Di sisi lain, Direksi menyadari adanya tantangan struktural yang perlu dikelola secara cermat, antara lain tekanan biaya dana, kebutuhan investasi berkelanjutan pada infrastruktur teknologi informasi, serta persaingan yang semakin intens dengan lembaga keuangan non-bank dan pelaku digital. Kondisi ini mendorong Bank untuk terus meningkatkan efisiensi operasional, memperkuat diferensiasi produk dan layanan, serta mengoptimalkan pemanfaatan teknologi dan data dalam pengembangan bisnis dan pengelolaan risiko.

Ke depan, peluang pertumbuhan industri perbankan diperkirakan semakin terbuka seiring dengan meningkatnya inklusi keuangan, percepatan digitalisasi sistem pembayaran, serta penguatan ekosistem keuangan digital. Direksi berkomitmen untuk memanfaatkan momentum pertumbuhan ekonomi nasional melalui penyaluran pembiayaan yang selektif dan berkualitas, dengan tetap menjaga keseimbangan antara pertumbuhan usaha dan prinsip kehati-hatian.

Secara keseluruhan, Direksi menilai bahwa prospek usaha Perseroan berada pada arah yang konstruktif, dengan dukungan fondasi ekonomi nasional yang solid dan sistem keuangan yang stabil. Dalam menghadapi lingkungan usaha yang kompetitif dan dinamis, kemampuan Bank dalam beradaptasi terhadap perubahan, mengelola risiko secara *prudent,* serta menghadirkan inovasi produk dan layanan yang relevan akan menjadi kunci dalam menciptakan pertumbuhan yang berkelanjutan dan nilai jangka panjang bagi seluruh pemangku kepentingan.

Penerapan Tata Kelola Bank

Allo Bank meyakini bahwa keberlanjutan usaha dibangun melalui keseimbangan antara pencapaian kinerja finansial dan keandalan pelaksanaan operasional sehari-hari. Keduanya hanya dapat berjalan secara konsisten apabila didukung oleh kerangka tata kelola yang kuat dan disiplin. Oleh karena itu, Bank menempatkan penerapan tata kelola perusahaan yang baik sebagai fondasi utama dalam menjaga integritas bisnis, mendorong persaingan yang sehat, serta menciptakan lingkungan usaha yang stabil dan berdaya tahan.

Dalam kerangka tersebut, praktik GCG tidak diposisikan sekadar sebagai kewajiban kepatuhan, melainkan sebagai panduan perilaku dan pengambilan keputusan di seluruh tingkatan organisasi. Prinsip-prinsip tata kelola diterapkan secara menyeluruh dan konsisten, dimulai dari Dewan Komisaris dan Direksi hingga seluruh karyawan, sebagai bagian integral dari budaya kerja dan tata kelola pengelolaan Bank.

Secara implementatif, GCG berfungsi sebagai landasan dalam setiap proses dan mekanisme pengelolaan perusahaan dengan tetap mengacu pada ketentuan peraturan perundang-undangan yang berlaku. Penerapan tata kelola yang efektif

On the other hand, the Board of Directors still recognized the structural challenges that required careful management, including pressure on the cost of funds, the need for continuous investment in information technology infrastructure, and increasingly intense competition from non-bank financial institutions and digital players. These conditions have encouraged the Bank to continuously improve its operational efficiency, strengthen its product and service differentiation, and optimize its use of technology and data in business development and risk management.

Going forward, growth opportunities in the banking industry are projected to expand further along with increasing financial inclusion, accelerating digitalization of payment systems, and strengthening of digital financial ecosystems. The Board of Directors is committed to capitalizing on the momentum of national economic growth through selective and quality financing distribution, all while maintaining a balance between business growth and prudential principles.

Overall, the Board of Directors is of the view that the Company's business prospects are on a constructive path that will be supported by a solid national economic foundation and a stable financial system. In facing a competitive and dynamic business environment, the Bank's ability to adapt to change, manage risks prudently, and deliver relevant product and service innovations will all be key to creating sustainable growth and long-term value for all stakeholders.

Bank Governance Implementation

Allo Bank is of the belief that business sustainability is built through a process that balances financial performance achievements with reliable daily operations. Both can only operate consistently if supported by a strong and disciplined governance framework. As such, the Bank has placed the implementation of good corporate governance as a primary foundation for maintaining business integrity, encouraging healthy competition, and creating a stable and resilient business environment.

Within this framework, GCG practices are positioned not merely as compliance obligations, but as a guide for behavior and decision-making at all levels of the organization. Governance principles are applied comprehensively and consistently, starting from the Board of Commissioners and Board of Directors down to all employees, and serve as an integral part of the Bank's work culture and governance.

In practice, GCG serves as the foundation for every process and mechanism of company management to stay in adherence to applicable laws and regulations. The effective and integrated implementation of good corporate governance is also a key

dan terintegrasi juga menjadi salah satu tolok ukur utama bagi para pemangku kepentingan, khususnya investor, dalam menilai ketahanan dan prospek jangka panjang perusahaan. Bagi industri perbankan, khususnya Allo Bank, praktik GCG merupakan prasyarat utama untuk menciptakan nilai tambah yang berkelanjutan, memperkuat kemampuan Bank dalam merespons dinamika industri, serta membangun iklim investasi yang sehat dan inklusif.

Sejalan dengan komitmen tersebut, Allo Bank terus melakukan penguatan penerapan GCG di seluruh lini kegiatan usaha. Upaya ini diwujudkan melalui evaluasi berkala dan penyempurnaan kebijakan tata kelola sebagai bagian dari proses perbaikan berkelanjutan, guna memastikan bahwa prinsip-prinsip GCG senantiasa relevan, efektif, dan terinternalisasi secara konsisten di seluruh lapisan organisasi Bank.

Penilaian terhadap Komite-Komite di bawah Direksi

Dalam rangka memastikan efektivitas pengelolaan Bank, Direksi menata struktur pendukung yang berfungsi sebagai perpanjangan tangan dalam proses pengambilan keputusan dan pengendalian operasional, sesuai dengan kerangka regulasi yang berlaku. Keberadaan organ pendukung tersebut dirancang untuk memperkuat tata kelola, meningkatkan kualitas pengawasan internal, serta memastikan implementasi strategi berjalan secara disiplin dan terkoordinasi.

Secara struktural, Direksi didukung oleh fungsi Sekretaris Perusahaan dan *Program Management Office* (PMO) serta Satuan Kerja Audit Internal (SKAI) yang berperan penting dalam menjaga akuntabilitas, kepatuhan, dan kualitas pelaksanaan program strategis. Di luar struktur formal tersebut, Direksi juga membentuk berbagai komite fungsional sebagai forum pengambilan keputusan kolektif, antara lain Komite Kredit, Komite Kebijakan Perkreditan, Komite Aktiva dan Pasiva, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, dan Komite Produk.

Sepanjang tahun 2025, Direksi menilai bahwa seluruh organ pendukung tersebut telah menjalankan peran dan tanggung jawabnya secara konsisten dan profesional, sejalan dengan rencana kerja tahunan serta pedoman dan tata tertib kerja yang ditetapkan. Kontribusi aktif dari masing-masing komite telah menjadi faktor pendukung penting dalam menjaga kualitas pengelolaan Bank dan memastikan tercapainya tujuan usaha secara berkelanjutan.

benchmark for stakeholders, particularly investors, in assessing a company's resilience and long-term prospects. For the banking industry, particularly Allo Bank, GCG practices serve as key prerequisites for creating sustainable added value, strengthening the Bank's ability to respond to industry dynamics, and fostering a healthy and inclusive investment climate.

In line with this commitment, Allo Bank has continued to strengthen its GCG implementation across all business lines. Its efforts towards this end can be seen realized through the Bank's periodic evaluations and refinements of governance policies as part of a continuous improvement process that ensures GCG principles remain relevant, effective, and consistently internalized across all levels of the Bank's organization.

Assessment of Committees under the Board of Directors

To ensure the effectiveness of the Bank's management, the Board of Directors has established a supporting structure designed to serve as an extension of its decision-making process and operational control, and has done so in accordance with the applicable regulatory framework. The existence of these supporting bodies is designed to strengthen governance, improve the quality of internal oversight, and ensure that strategy implementation is carried out in a disciplined and coordinated manner.

Structurally, the Board of Directors is supported by the Corporate Secretary, the Program Management Office (PMO), and the Internal Audit Unit (SKAI), all of which play crucial roles in maintaining accountability, compliance, and the quality of strategic program implementation. Beyond this formal structure, the Board of Directors has also established various functional committees as collective decision-making forums, including the Credit Committee, Credit Policy Committee, Assets and Liabilities Committee, Risk Management Committee, Information Technology Steering Committee, Product Committee.

The Board of Directors is of the view that all of these supporting bodies have carried out their roles and responsibilities consistently and professionally throughout 2025, and in ways that were in line with the Bank's annual work plan and established work guidelines and procedures. The active contribution of each committee has been a crucial supporting factor in maintaining the quality of the Bank's management and ensuring sustainable achievement of the Bank's business objectives.

Perubahan Komposisi Anggota Direksi

Allo Bank telah menyusun jumlah dan komposisi Direksi sedemikian rupa sehingga memungkinkan pengambilan keputusan dapat dilakukan secara efektif, tepat dan cepat, serta dapat bertindak independen. Per 31 Desember 2025, terdapat perubahan susunan dan komposisi Direksi, dimana Perseroan menerima pengunduran diri Bapak Arief Tendeas sebagai Direksi Perseroan yang disahkan melalui RUPS Tahunan tanggal 10 April 2025. Sementara itu, Bapak Indra Utoyo secara resmi berhenti menjabat sebagai Direktur Utama Allo Bank per 10 Juli 2025 dikarenakan mengundurkan diri, dan disahkan melalui RUPS Luar Biasa tanggal 9 Oktober 2025. Perseroan juga menunjuk Bapak Ari Yanuanto Asah sebagai Plt. Direktur Utama yang efektif menjabat per 10 Juli 2025.

Sesuai dengan Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 4 tanggal 9 Oktober 2025 oleh Dharma Akhyuzi S.H., Notaris di Jakarta, komposisi Direksi Bank per 31 Desember 2025 adalah sebagai berikut:

Changes in the Composition of the Board of Directors

Allo Bank has structured its Board of Directors to ensure effective, accurate, and timely decision-making, while also allowing for independent action. As of 31 December, 2025, changes were made to the Board of Directors' composition. The Company accepted the resignation of Mr. Arief Tendeas as a Director. This resignation was ratified at the Annual General Meeting of Shareholders on 10 April, 2025. Meanwhile, Mr. Indra Utoyo officially resigned as President Director of Allo Bank on 10 July, 2025, due to his resignation. This resignation was ratified at the Extraordinary General Meeting of Shareholders on 9 October, 2025. The Company also appointed Mr. Ari Yanuanto Asah as Acting President Director, effective 10 July, 2025.

According to the Deed of Minutes of the Extraordinary General Meeting of Shareholders No. 4 dated 9 October, 2025, which were written up by Dharma Akhyuzi S.H., a Notary in Jakarta, the composition of the Bank's Board of Directors as of 31 December, 2025, was as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Term of Office
Ari Yanuanto Asah	Direktur Director	RUPS Tahunan 31 Mei 2024 Annual GMS of 31 May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - Annual GMS of 2027	Kedua Second
Ganda Raharja Rusli	Direktur Director	RUPS Tahunan 31 Mei 2024 Annual GMS of 31 May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - Annual GMS of 2027	kedua Second
Sajal Bhatnagar	Direktur Director	RUPS Tahunan 31 Mei 2024 Annual GMS of 31 May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - Annual GMS of 2027	kedua Second

Struktur Organisasi Bank di 2025

Menjawab percepatan perkembangan bisnis serta meningkatnya intensitas persaingan di industri perbankan digital, Allo Bank secara berkelanjutan melakukan penataan dan penguatan organisasi sebagai bagian dari upaya memastikan kesiapan Bank dalam mencapai sasaran strategis yang telah ditetapkan. Penyesuaian struktur organisasi terbaru telah ditetapkan dan diberlakukan melalui Surat Keputusan Direksi No. 089/DIRAB/25 tanggal 3 Oktober 2025 tentang Perubahan Struktur Organisasi. Adapun struktur organisasi Bank di tahun 2025 dapat dilihat di bab profil perusahaan pada laporan tahunan ini.

Bank Organizational Structure in 2025

In response to accelerated business developments and increasing competition in the digital banking industry, Allo Bank has continuously worked to restructure and strengthen its organization as part of its efforts to ensure the Bank's readiness to achieve its established strategic goals. Its latest organizational structure adjustments were established and implemented through Board of Directors Decree No. 089/DIRAB/25 dated 3 October, 2025, concerning Changes to the Organizational Structure. The Bank's organizational structure in 2025 can be found in the Company Profile section of this annual report.

Aktivitas Utama Bank di 2025

Sepanjang tahun 2025, aktivitas utama Bank diarahkan pada penguatan kualitas pengelolaan bisnis dan operasional melalui penerapan budaya kerja yang konsisten dan terintegrasi di seluruh lini organisasi. Bank menempatkan Nilai Inti sebagai landasan dalam setiap aktivitas usaha, mulai dari perumusan kebijakan, pengambilan keputusan, hingga pelaksanaan layanan kepada nasabah, guna memastikan seluruh kegiatan operasional berjalan selaras dengan arah strategis perusahaan.

Dalam menjalankan aktivitas bisnisnya, Bank secara aktif mengimplementasikan tujuh Nilai Inti yang terangkum dalam akronim “DIGITAL” sebagai pedoman utama perilaku Insan Bank. Pendekatan berbasis data menjadi dasar dalam pengambilan keputusan, sementara fokus pada penciptaan dampak positif, pertumbuhan berkelanjutan, kolaborasi yang harmonis, transparansi, serta ketangkasan dalam merespons perubahan menjadi karakter utama dalam pelaksanaan kegiatan usaha sepanjang tahun.

Selain itu, Bank juga memprioritaskan penguatan kapabilitas sumber daya manusia melalui budaya belajar yang berkesinambungan sebagai bagian dari aktivitas utama di tahun 2025. Melalui internalisasi Nilai Inti secara konsisten, Bank berupaya meningkatkan efektivitas operasional, memperkuat daya saing, serta mendukung penciptaan nilai jangka panjang yang berkelanjutan bagi seluruh pemangku kepentingan di tengah dinamika industri perbankan yang terus berkembang.

Fungsi Penunjang Teknologi Informasi

Bank memandang pemanfaatan Teknologi Informasi sebagai fondasi strategis dalam mendorong efektivitas dan kesinambungan proses bisnis di tengah percepatan perubahan lingkungan usaha. Oleh karena itu, Bank secara berkelanjutan melakukan penguatan kapabilitas teknologi dengan mengadopsi perkembangan TI yang relevan guna meningkatkan produktivitas dan kualitas pelaksanaan operasional secara menyeluruh.

Dalam mendukung arah tersebut, Bank menetapkan kerangka kebijakan, prosedur, dan standar TI yang terintegrasi sebagai acuan pengembangan dan pemanfaatan teknologi. Setiap inisiatif pengembangan, khususnya pada aplikasi dan layanan digital, dilaksanakan dengan memperhatikan prinsip kepatuhan terhadap ketentuan regulator, termasuk Otoritas Jasa Keuangan dan Bank Indonesia, serta melalui proses evaluasi internal yang berkesinambungan untuk mengantisipasi dan mengelola potensi risiko teknologi.

The Bank's Primary Activities in 2025

Throughout 2025, the Bank's primary activities were directed at strengthening its quality of business and operational management through its implementation of a consistent and integrated work culture across all organizational lines. The Bank places Core Values as its foundation for all business activities, from policy formulation and decision-making to customer service delivery. This was done to ensure that all operational activities were aligned with the Company's strategic direction.

In carrying out its business activities, the Bank has actively implemented seven Core Values summarized in the acronym "DIGITAL". These values have served as the primary guidelines for the behavior of its employees. A data-driven approach underpins decision-making, while a focus on creating positive impact, sustainable growth, harmonious collaboration, transparency, and agility in responding to change were key characteristics of the Bank's business operations throughout the year.

Furthermore, the Bank has prioritized strengthening human resource capabilities through a culture of continuous learning as part of its core activities for 2025. Through consistent internalization of its Core Values, the Bank has worked to improve operational effectiveness, strengthen competitiveness, and support the creation of sustainable long-term value for all stakeholders in the midst of the banking industry's ever-evolving dynamics.

Information Technology Support Function

The Bank is of the view that Information Technology serves as a strategic foundation for driving the effectiveness and sustainability of business processes in the midst of accelerated changes in the business environment. Accordingly, the Bank has continuously strengthened its technological capabilities by adopting relevant IT developments to improve its productivity and the quality of its overall operational implementation.

To support this direction, the Bank has established an integrated IT framework of policies, procedures, and standards as a reference for technology development and utilization. Every one of the Bank's development initiative, particularly for digital applications and services, has been implemented with due regard for compliance with regulatory requirements, including the Financial Services Authority and Bank Indonesia, and through a continuous internal evaluation process to anticipate and manage potential technological risks.

Seiring semakin luasnya adopsi teknologi di masyarakat, peran TI menjadi semakin krusial dalam mendukung pencapaian target bisnis Bank. Keandalan sistem, kecepatan proses, serta integrasi layanan yang dihasilkan dari pemanfaatan TI diharapkan mampu memperkuat daya saing Bank dan menjadikan teknologi sebagai *enabler* utama dalam menjalankan aktivitas usaha secara efektif dan berkelanjutan.

Produk dan Jasa yang Ditawarkan

Di tahun 2025, Bank senantiasa mengembangkan layanan perbankan digital untuk tabungan dan fitur-fitur pembayaran, meliputi:

1. Produk uang elektronik dengan *branding* Allo Pay dan Allo Pay+.
2. Produk tabungan termasuk Allo Prime dan Allo Grow.
3. Deposito.
4. Kredit digital dengan *branding PayLater* dan *Instant Cash*.
5. Layanan Transfer Dana, tarik tunai tanpa kartu, *top up* uang elektronik, pembayaran QRIS, layanan pembayaran *biller* dan program *loyalty* berupa *Membership*, *Point*, dan *Coupon* (MPC).
6. *Virtual Debit Card*.
7. *Virtual Account*.
8. Rekening Dana Nasabah (RDN).

Tingkat Suku Bunga Penghimpunan dan Penyediaan Dana

Sebagai bagian dari komitmen terhadap transparansi dan kepatuhan regulasi, Bank secara terbuka menyampaikan informasi mengenai Suku Bunga Dasar Kredit (SBDK) sebagai referensi awal dalam penetapan suku bunga kredit kepada nasabah. Publikasi SBDK tersebut mencerminkan upaya Bank dalam memberikan gambaran yang jelas dan terukur mengenai struktur penetapan harga kredit yang berlaku.

Dalam proses penetapannya, Bank melakukan kajian komprehensif dengan mempertimbangkan berbagai variabel utama, antara lain kebijakan suku bunga acuan Bank Indonesia, struktur biaya dana yang digunakan untuk pembiayaan kredit, efisiensi operasional dalam penghimpunan dana dan penyaluran pembiayaan, target margin usaha, serta dinamika tingkat persaingan di industri perbankan. Pendekatan ini memastikan bahwa SBDK ditetapkan secara rasional dan selaras dengan kondisi pasar.

As technology adoption has expanded across the community, the role of IT has become increasingly crucial in supporting the achievement of the Bank's business targets. System reliability, process speed, and service integration resulting from IT utilization have all been designed to strengthen the Bank's competitiveness and make technology a key enabler for conducting business activities effectively and sustainably.

Products and Services Offered

In 2025, the Bank continued to develop digital banking services for savings and payment features that included the following:

1. Electronic money products with the Allo Pay and Allo Pay+ branding.
2. Savings products, including Allo Prime and Allo Grow.
3. Deposits.
4. Digital credit with the PayLater and Instant Cash branding.
5. Fund transfer services, cardless cash withdrawals, electronic money top-ups, QRIS payments, biller payment services, and loyalty programs in the form of Membership, Points, and Coupons (MPC).
6. Virtual Debit Cards.
7. Virtual Accounts.
8. Customer Fund Accounts.

Interest Rates for Funding and Provision

As part of its commitment to transparency and regulatory compliance, the Bank has openly disclosed information on its Prime Lending Rate (SBDK) as the initial reference in setting lending rates for customers. The publication of this SBDK serves as a reflection of the Bank's efforts to provide a clear and measurable picture of applicable credit pricing structures.

In determining this rate, the Bank has conducted a comprehensive study that has taken various key variables into consideration, including Bank Indonesia's benchmark interest rate policy, its cost of funds used for credit financing, its operational efficiency in fundraising and financing disbursement, its operating margin targets, and its dynamics of competition in the banking industry. This approach ensures that the SBDK has been set rationally and in a way that is in line with market conditions.

Namun demikian, SBDK bersifat sebagai indikator dasar dan belum mencakup unsur premi risiko yang ditentukan berdasarkan profil dan tingkat risiko masing-masing debitur. Oleh karena itu, tingkat suku bunga kredit yang dikenakan kepada nasabah dapat berbeda dari SBDK, menyesuaikan dengan hasil penilaian risiko dan karakteristik pembiayaan yang diberikan.

However, this SBDK only serves as a baseline indicator. It does not include risk premiums, which are determined based on the profile and risk level of each borrower. As such, the lending interest rate charged to customers may differ from the SBDK depending on the results of risk assessments and the characteristics of the financing provided.

Tingkat suku bunga penghimpunan dan penyediaan dana untuk mata uang Rupiah pada tahun 2025 adalah sebagai berikut:

The interest rates for fundraising and provisions for Rupiah in 2025 can be seen detailed below:

Periode Data: Desember 2025 Period: December 2025	**Suku Bunga Dasar Kredit** Prime Lending Rate						
	Berdasarkan Jenis Kredit By Type of Loans						
	Kredit Non UMKM Non MSME Credit		**Kredit UMKM** MSME Credit			**KPR/KPA**	**Non KPR/ Non KPA**
	Korporasi Corporate	**Ritel** Retail	**Menengah** Medium	**Kecil** Small	**Mikro** Micro		
Harga Pokok Dana untuk Kredit (HPDK) (%) Cost of Funds for Loans (HBDK) (%)	5,45%	N.A.	N.A.	N.A.	N.A.	N.A.	5,79%
Biaya Overhead (%) Overhead Costs (%)	1,78%	N.A.	N.A.	N.A.	N.A.	N.A.	18,39%
Margin Keuntungan (%) Profit Margin (%)	1,00%	N.A.	N.A.	N.A.	N.A.	N.A.	3,45%
Suku Bunga Dasar Kredit (SBDK) (%) (HBDK + Overhead + Margin) Prime Lending Rate (SBDK) (%) (HBDK + Overhead + Margin)	8.23%	N.A.	N.A.	N.A.	N.A.	N.A.	27,63%

Jaringan Operasional Bank

Kantor Pusat Bank berkedudukan di Jakarta, selain itu dalam memberikan pelayanan kepada para nasabah Bank memiliki 1 kantor pusat dan 2 kantor cabang. Sepanjang 2025, Bank tidak melakukan ekspansi terhadap jaringan kerja, maupun pembukaan jaringan kantor yang baru.

Kepemilikan Direksi, Dewan Komisaris, dan Pemegang Saham dalam Kelompok Usaha Bank

Dalam rangka memperkuat prinsip keterbukaan dan kepatuhan terhadap ketentuan perundang-undangan, Bank telah menetapkan Pedoman dan Tata Tertib Kerja Direksi serta Dewan Komisaris yang secara jelas mengatur ketentuan kepemilikan saham di lingkungan kelompok usaha Bank. Pengaturan tersebut disusun selaras dengan ketentuan POJK No. 17 Tahun 2023, termasuk pembatasan dan larangan yang berlaku bagi Anggota Direksi.

The Bank's Operations Network

The Bank's head office is located in Jakarta. To provide services to its customers, the Bank has one head office and two branch offices. Throughout 2025, the Bank did not expand its network or open any new offices.

Ownership of the Board of Directors, Board of Commissioners, and Shareholders within the Bank's Business Group

To strengthen its principle of transparency and its compliance with laws and regulations, the Bank has established Guidelines and Work Procedures for the Board of Directors and Board of Commissioners. These guidelines clearly regulate share ownership within the Bank's business group. These regulations have been formulated in accordance with the provisions of Financial Services Authority Regulation (POJK) No. 17 of 2023. It includes restrictions and prohibitions applicable to members of the Board of Directors.

Sebagai bagian dari mekanisme pengendalian dan pelaporan, Bank mewajibkan setiap Anggota Direksi dan Dewan Komisaris untuk menyampaikan pemberitahuan kepada Sekretaris Perusahaan apabila memiliki saham Bank. Kewajiban ini dimaksudkan agar Bank dapat memenuhi ketentuan pelaporan kepada Otoritas Jasa Keuangan secara tepat waktu, yakni paling lambat 3 (tiga) hari kerja sejak terjadinya kepemilikan saham tersebut.

As part of its control and reporting mechanisms, the Bank requires each member of the Board of Directors and Board of Commissioners to notify the Corporate Secretary if they own shares in the Bank. This obligation is intended to ensure the Bank meets the reporting requirements to the Financial Services Authority (OJK) in a timely manner. Reports have to be made no later than 3 (three) business days after the share ownership occurs.

Adapun kepemilikan saham oleh Anggota Dewan Komisaris dan Direksi yang ada saat ini telah diungkapkan secara terbuka dan rinci dalam Bab Profil Perusahaan pada laporan tahunan ini, sebagai wujud komitmen Bank terhadap praktik tata kelola yang transparan dan akuntabel.

The share ownership of the current Board of Commissioners and Board of Directors members has been disclosed openly and in detail in the Company Profile chapter of this annual report, demonstrating the Bank's commitment to transparent and accountable governance practices.

Perubahan-Perubahan Penting yang Terjadi pada Bank dan Kelompok Usaha Bank di Tahun Berjalan

Important Changes Occurring in the Bank and the Bank's Business Group in the Current Year

Sepanjang tahun 2025, tidak terdapat perubahan penting yang terjadi pada Bank dan kelompok usaha Bank yang bersifat material yang memberikan dampak secara signifikan baik secara kinerja keuangan maupun operasional.

Throughout 2025, there were no material changes made to the Bank or the Bank's business group that significantly impacted either its financial or operational performance.

Hal-Hal Penting yang Diperkirakan Terjadi pada Masa Mendatang

Important Future Events

Arah perkembangan usaha Bank pada periode mendatang sangat dipengaruhi oleh dinamika perekonomian yang terbentuk sepanjang tahun berjalan. Hingga saat ini, Bank belum mengidentifikasi adanya faktor material yang secara signifikan diperkirakan dapat mempengaruhi kinerja usaha di masa mendatang.

The direction of the Bank's business development in the coming period will be heavily influenced by the economic dynamics that have developed throughout the year. To date, the Bank has not identified any material factors that it foresees will significantly impact future business performance.

Dengan terjaganya kondisi ekonomi yang relatif stabil dan iklim usaha yang kondusif pada awal periode mendatang, diharapkan sentimen positif dari pelaku usaha dan investor dapat terus berlanjut. Kondisi tersebut berpotensi mendukung keberlanjutan pertumbuhan industri perbankan serta memperkuat kepercayaan terhadap sektor keuangan secara keseluruhan.

Thanks to relatively stable economic conditions and conducive business climate at the beginning of the coming period, the Bank estimates that positive sentiment from business players and investors will continue. These conditions have the potential to support the sustainable growth of the banking industry and strengthen confidence in the financial sector as a whole.

Pengembangan Sumber Daya Manusia Bank

Bank Human Resource Development

Hingga akhir tahun 2025, Bank didukung oleh sebanyak 538 karyawan yang menjadi penggerak utama operasional dan pengembangan usaha. Dalam menghadapi perubahan lingkungan bisnis yang semakin cepat dan kompetitif, Bank secara berkesinambungan membangun kualitas sumber daya manusia melalui pelaksanaan program pembelajaran dan pengembangan yang terstruktur. Inisiatif ini diarahkan untuk memperkuat daya saing organisasi sekaligus mendorong peningkatan efektivitas, efisiensi, dan produktivitas kerja secara menyeluruh.

As of the end of 2025, the Bank had 538 employees serving as key drivers of its operations and business development. In the face of an increasingly rapid and competitive business environment, the Bank has continuously develops the quality of its human resources through its implementation of structured learning and development programs. These initiatives have been aimed at strengthening the organization's competitiveness while simultaneously driving improvements in overall work effectiveness, efficiency and productivity.

Fokus pengembangan kompetensi karyawan mencakup penguatan keterampilan teknis maupun non-teknis yang diselaraskan dengan arah strategi bisnis Bank. Pendekatan tersebut bertujuan memastikan setiap insan Bank memiliki kesiapan yang memadai dalam merespons dinamika industri perbankan yang terus berkembang. Hingga akhir Desember 2025, Bank telah merealisasikan berbagai program pendidikan dan pelatihan bagi 476 karyawan, dengan total investasi pengembangan sumber daya manusia sebesar Rp5.269.471.513 miliar sebagai wujud komitmen berkelanjutan dalam membangun kapabilitas organisasi.

The Bank's focus on employee competency development included efforts at strengthening both technical and non-technical skills aligned with its business strategy. This approach was designed to ensure that every Bank employee was adequately prepared to respond to the ever-evolving dynamics of the banking industry. By the end of December 2025, the Bank has implemented various education and training programs for 476 employees, with a total human resource development investment of IDR5,269,471,513 billion, demonstrating its ongoing commitment to building organizational capabilities.

Apresiasi

Menutup kinerja tahun 2025, Direksi Allo Bank menyampaikan penghargaan yang tulus kepada Dewan Komisaris, para pemegang saham, seluruh pemangku kepentingan, serta jajaran manajemen dan karyawan atas sinergi dan kontribusi yang telah terbangun secara solid. Capaian yang diraih merupakan hasil dari kolaborasi yang berkesinambungan dan komitmen bersama dalam mengarahkan Bank pada pertumbuhan yang sehat dan terukur.

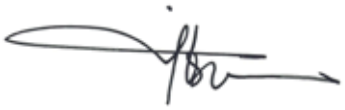
Ke depan, Allo Bank diharapkan terus melangkah secara konsisten dalam mewujudkan visi Perseroan dan menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan, sejalan dengan prinsip keberlanjutan usaha. Direksi juga menyampaikan apresiasi kepada regulator, khususnya Otoritas Jasa Keuangan (OJK), atas dukungan, bimbingan, serta pengawasan yang diberikan, termasuk dalam aspek perizinan yang menjadi fondasi penting bagi penguatan tata kelola Bank. Secara khusus, Direksi memberikan penghargaan setinggi-tingginya kepada seluruh Insan Allo Bank atas dedikasi, profesionalisme, dan kerja keras yang telah ditunjukkan sepanjang tahun.

Appreciation

As 2025 has come to an end, the Board of Directors of Allo Bank would like to express its sincere appreciation to the Board of Commissioners, shareholders, all stakeholders, management, and employees for the synergy and contributions they have built together. These achievements represent the result of continuous collaboration and a shared commitment to guiding the Bank towards healthy and measurable growth.

Going forward, Allo Bank is expected to continue consistently pursuing its vision and creating long-term value for all stakeholders that is in line with the principles of business sustainability. The Board of Directors would also like to express its appreciation to regulators, particularly the Financial Services Authority (OJK), for their support, guidance, and supervision, including in licensing aspects. They have served as crucial foundations for strengthening the Bank's governance. Specifically, the Board of Directors would like to extends its highest appreciation to all Allo Bank employees for their dedication, professionalism, and hard work throughout the year.

Jakarta, 31 Maret | March 2026



Ari Yanuanto Asah
Plt. Direktur Utama
Acting President Director



Dewan Komisaris | Board of Commissioners

Rosmaya
Komisaris Independen
Independent Commissioner

Aviliani
Komisaris Utama Independen
Independent President Commissioner

Ali Gunawan
Komisaris
Commissioner



Direksi | Board of Directors

Ganda Raharja Rusli

Direktur Risiko, Kepatuhan & Hukum
Risk, Compliance & Legal Director

Ari Yanuanto Asah

Plt. Direktur Utama
Acting President Director

Direktur Keuangan, Operasional & Human Capital
Finance, Operations & Human Capital Director

Sajal Bhatnagar

Direktur Digital
Digital Director



Surat Pernyataan Anggota Dewan Komisaris dan Direksi tentang Tanggung Jawab atas Laporan Tahunan 2025 PT Allo Bank Indonesia Tbk

Responsibility Statement of the Board of Commissioners and Board of Directors for 2025 Annual Report of PT Allo Bank Indonesia Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan PT Allo Bank Indonesia Tbk tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Perseroan.

We, the signatories, hereby stated that all information contained in the 2025 Annual Report of PT Allo Bank Indonesia Tbk has been comprehensively presented and that we are fully accountable for the accuracy of the contents of the Company's Annual Report.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 31 Maret 2026

Jakarta, March 31, 2026

Dewan Komisaris | Board of Commissioners

Rosmaya
Komisaris Independen
Independent Commissioner

Aviliani
Komisaris Utama Independen
Independent President Commissioner

Ali Gunawan
Komisaris
Commissioner

Direksi | Board of Directors

Ganda Raharja Rusli
Direktur Risiko, Kepatuhan & Hukum
Risk, Compliance & Legal Director

Ari Yanuanto Asah
Plt. Direktur Utama
Acting President Director
Direktur Keuangan, Operasional & Human Capital
Finance, Operations & Human Capital Director

Sajal Bhatnagar
Direktur Digital
Digital Director


QRIS

03

Profil Perusahaan

Company Profile



Informasi Umum dan Identitas Perusahaan

General Information and Company Identity

Nama Perusahaan Company Name	**PT Allo Bank Indonesia Tbk**
Nama Panggilan Company Nickname	Allo Bank
Bidang Usaha Line of Business	Menjalankan kegiatan usaha di bidang perbankan sesuai dengan Anggaran Dasar No. 242 tanggal 21 Oktober 1992 Conducting business activities in banking with reference to Article of Association No. 242 dated October 21, 1992
Perubahan Nama Name Changes	1992 - PT Bank Arta Griya 1993 - PT Bank Harda Griya 1996 - PT Bank Harda Internasional 2015 - PT Bank Harda Internasional Tbk 2021 - PT Allo Bank Indonesia Tbk
Status Perusahaan Company Status	Perusahaan Terbatas/Perusahaan Publik Limited Company/Public Company
Tanggal Pendirian Date of Establishment	10 Februari 1993 February 10, 1993
Dasar Hukum Pendirian Legal Basis of Establishment	Akta No. 242 tanggal 21 Oktober 1992 notaris Ny. Poerbaningsih Adi Warsito. Akta Notaris No. 181 tanggal 16 Januari 1993 masih dengan notaris yang sama dengan surat izin operasi sebagai bank umum pada tanggal 8 September 1994 dengan nama Bank Harda Griya sesuai surat Keputusan Menteri Keuangan Republik Indonesia No. 455/KMK.017/1994. Deed No. 242 dated October 21, 1992 by notary Mrs. Poerbaningsih Adi Warsito. Notarial Deed No. 181 dated January 16, 1993, done with the same notary, as a permit to operate as a conventional bank on September 8, 1994 under the name Bank Harda Griya in accordance with the Decree of the Minister of Finance of the Republic of Indonesia No. 455/KMK.017/1994.
Jumlah Pegawai Number of Employees	538 orang (2025) 538 people (2025)
Jumlah Aset 2025 Total Assets as of 2025	**Rp18.470.073.477.682**
Modal Dasar Authorized Capital	**Rp4.000.000.000.000**
Modal Ditempatkan Issued Capital	**Rp2.173.025.644.200**

Pencatatan Saham Share Listing Date	Bursa Efek Indonesia (BEI) tanggal 12 Agustus 2015 Indonesia Stock Exchange on August 12, 2015
Kode Saham Stock Code	**BBHI**
Entitas Anak Subsidiaries	-
Pasar yang Dilayani Market(s) Served	Domestik (Indonesia) Domestic (Indonesia)
Kepemilikan Saham Share Ownership	Kepemilikan Saham Perusahaan per 31 Desember 2025: Company Share Ownership as of December 31, 2025: **PT Mega Corpora:** 60,9% | 13.228.508.531 lembar saham | shares **PT Bukalapak.com Tbk:** 11,5% | 2.497.816.903 lembar saham | shares **Abadi Investments Pte. Ltd.:** 7% | 1.521.117.930 lembar saham | shares **PT Indolife Investama Perkasa:** 6% | 1.303.815.386 lembar saham | shares **Treasury Stock:** 0,4% | 90.390.800 lembar saham | shares **Masyarakat/Public:** 14,2% | 3.080.302.208 lembar saham | shares
Data Jaringan Kantor 2025 Office Network in 2025	1 Kantor Pusat/Head Office 2 Kantor Cabang/Branch Offices
Alamat Kantor Pusat Head Office Address	Menara Bank Mega Lt. 5 & 6 Jl. Kapten P. Tendean No. 12-14A, Jakarta 12790 Telp: 62-21 5098 1399 (*Hunting*)
Situs Web Website	**www.allobank.com**
Call Center	**080 4110 4110**
Whistleblowing Channel	*Website:* https://www.allobank.com/about-us/corporate-governance *Email:* whistleblow@allobank.com
Akun Media Sosial Social Media Accounts	AlloBankID @allobank Allo-bank @allobankid @AlloBankID Allo Bank Indonesia

Riwayat Singkat Perusahaan

Brief History of the Company

Sekilas tentang Perusahaan
Company at a Glance

PT Allo Bank Indonesia Tbk (selanjutnya disebut Allo Bank atau Bank) didirikan pada tahun 1992 dengan nama PT Bank Arta Griya berdasarkan Akta Pendirian No. 242 tanggal 21 Oktober 1992 yang dibuat di hadapan Poerbaningsih Adi Warsito, S.H., Notaris di Jakarta.

PT Allo Bank Indonesia Tbk (hereinafter referred to as Allo Bank or the Bank) was established in 1992 under the name PT Bank Arta Griya based on Deed of Establishment No. 242 dated October 21, 1992, drawn up before Poerbaningsih Adi Warsito, S.H., a Notary in Jakarta.

Di tahun 1993, PT Bank Arta Griya mengalami perubahan nama menjadi PT Bank Harda Griya berdasarkan Akta Perubahan No. 181 Tanggal 16 Januari 1993 yang dibuat di hadapan Poerbaningsih Adi Warsito S.H., Notaris di Jakarta. Akta tersebut telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia berdasarkan Surat Keputusan No. C2-895. HT.01.01. TH.93 tanggal 10 Februari 1993, dan telah didaftarkan pada Kepaniteraan Pengadilan Negeri Jakarta Selatan No. 127/A/PT/HKM/1993/ PN.JAK.SEL tanggal 12 Februari 1993, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 25 Tanggal 27 Maret 1993, Tambahan Berita Negara Republik Indonesia No. 1316. Selanjutnya di tahun 1996, Bank kembali mengalami perubahan nama dari PT Bank Harda Griya menjadi menjadi PT Bank Harda Internasional berdasarkan Akta No. 23 tanggal 10 Desember 1996 yang dibuat di hadapan Triphosa Lily Ekadewi, S.H., Notaris di Ciputat dan telah mendapatkan persetujuan dari Menteri Kehakiman Republik Indonesia berdasarkan Keputusan No. C2-1473. HT.01.04.TH.97 tanggal 25 September 1997.

In 1993, PT Bank Arta Griya changed its name to PT Bank Harda Griya based on Deed of Amendment No. 181 dated January 16, 1993, drawn up before Poerbaningsih Adi Warsito, S.H., a Notary in Jakarta. This deed was approved by the Minister of Justice of the Republic of Indonesia under Decree No. C2-895. HT.01.01. TH.93 dated February 10, 1993, and registered with the Registrar's Office of the South Jakarta District Court under Decree No. The name of the Bank was changed to PT Bank Harda Internasional based on Deed No. 127/A/PT/HKM/1993/ PN.JAK.SEL dated February 12, 1993, and was announced in the State Gazette of the Republic of Indonesia No. 25 dated March 27, 1993, Supplement to the State Gazette of the Republic of Indonesia No. 1316. Subsequently, in 1996, the Bank underwent another name change from PT Bank Harda Griya to PT Bank Harda Internasional based on Deed No. 23 dated December 10, 1996, drawn up before Triphosa Lily Ekadewi, S.H., Notary in Ciputat, and approved by the Minister of Justice of the Republic of Indonesia under Decree No. C2-1473. HT.01.04.TH.97 dated September 25, 1997.

Setelah lebih dari 2 (dua) dekade, Bank selanjutnya mengambil langkah strategis dengan melakukan Penawaran Saham Perdana di Bursa Efek Indonesia pada tahun 2015 sehingga menjadikan Bank berubah statusnya menjadi perusahaan terbuka dengan nama PT Bank Harda Internasional Tbk. Perubahan ini dinyatakan dalam Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 31 tanggal 18 Maret 2015 yang dibuat di hadapan Edward Suharjo Wiryomartani., S.H., M.Kn., Notaris di Jakarta Barat dan telah memperoleh Penerimaan Pemberitahuan Perubahan Anggaran Dasar dari Menkumham melalui Surat No. AHU AH.01.03-0017606 tanggal 19 Maret 2015. Pencatatan saham di BEI ini bertujuan untuk memperkuat struktur keuangan dan meningkatkan daya saing usaha di dunia perbankan.

Pada tahun 2021, PT Bank Harda Internasional Tbk resmi diakuisisi oleh PT Mega Corpora. Setelah mendapat persetujuan dari Otoritas Jasa Keuangan, pada Juni 2021, PT Bank Harda Internasional Tbk resmi berganti nama menjadi PT Allo Bank Indonesia Tbk. Perubahan nama tersebut dinyatakan dalam Akta Perubahan Anggaran Dasar No. 1 tanggal 2 Juni 2021 yang dibuat di hadapan Dharma Akhyuzi, S.H., Notaris di Jakarta, dan akta tersebut telah memperoleh persetujuan dari Menkumham No. AHU-0031692.AH.01.02 tahun 2021 tanggal 2 Juni 2021. Perubahan nama menjadi PT Allo Bank Indonesia Tbk telah mendapat persetujuan dari Otoritas Jasa Keuangan berdasarkan Keputusan Deputi Dewan Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-48/PB-1/2021 tanggal 30 Juni 2021 tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Harda Internasional Tbk Menjadi Izin Usaha Atas Nama PT Allo Bank Indonesia Tbk.

Two decades after its inception, the Bank took the strategic step of conducting an Initial Public Offering on the Indonesia Stock Exchange in 2015, thus changing its status to a public company under the name PT Bank Harda Internasional Tbk. This change was stated in the Deed of Minutes of the Extraordinary General Meeting of Shareholders No. 31 dated March 18, 2015, drawn up before Edward Suharjo Wiryomartani, S.H., M.Kn., a Notary in West Jakarta. The Minister of Law and Human Rights received Notification of Amendments to the Articles of Association through Letter No. AHU AH.01.03-0017606 dated March 19, 2015. By listing its shares on the IDX, the Company aspires to reinforce the financial structure and enhance business competitiveness in the banking sector.

In 2021, PT Bank Harda Internasional Tbk was officially acquired by PT Mega Corpora. After obtaining approval from the Financial Services Authority, in June 2021, PT Bank Harda Internasional Tbk officially changed its name to PT Allo Bank Indonesia Tbk. The name change was stated in the Deed of Amendment to the Articles of Association No. 1 dated June 2, 2021, drawn up before Dharma Akhyuzi, S.H., a Notary in Jakarta. The deed was approved by the Minister of Law and Human Rights No. The name change to PT Allo Bank Indonesia Tbk was approved by the Financial Services Authority (OJK) based on Decree No. KEP-48/PB-1/2021 of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority dated June 30, 2021, concerning the Determination of the Use of a Business License in the Name of PT Bank Harda Internasional Tbk to Become a Business License in the Name of PT Allo Bank Indonesia Tbk.

Sejak *grand launching* pada 20 Mei 2022, PT Allo Bank Indonesia Tbk telah berkembang menjadi bank umum berbasis layanan digital terkemuka dengan melayani 14 juta nasabah per akhir tahun 2025. Untuk produk dan layanan, Allo Bank menawarkan berbagai produk dan layanan perbankan digital yang inovatif termasuk Allo Pay, Allo Pay+, Allo Prime, Allo Grow, *Virtual Debit Card*, *PayLater* dan *Instant Cash*. Nama "Allo" merupakan singkatan dari *All in One*, yang mewujudkan aspirasi Bank bagi nasabahnya untuk *Experience a Simple Life*. Selain itu, Allo Bank adalah anak perusahaan dari CT Corpora, sebuah grup bisnis terintegrasi terkemuka yang berfokus pada konsumen di Indonesia dengan beragam usaha di layanan keuangan, media, ritel, gaya hidup, dan hiburan.

Since its grand launch on May 20, 2022, PT Allo Bank Indonesia Tbk has developed into a leading digital service-based commercial bank, serving 14 million customers by the end of 2025. Allo Bank offers a variety of innovative digital banking products and services, including Allo Pay, Allo Pay+, Allo Prime, Allo Grow, Virtual Debit Card, PayLater, and Instant Cash. The name "Allo" stands for All in One, embodying the Bank's aspiration for its customers to Experience a Simple Life. Furthermore, Allo Bank is a subsidiary of CT Corpora, a leading integrated consumer-focused business group in Indonesia with diverse businesses in financial services, media, retail, lifestyle, and entertainment.

Anggaran Dasar Bank juga telah mengalami beberapa kali perubahan. Di tahun 2022, Anggaran Dasar Bank mengalami perubahan yang ditetapkan berdasarkan Akta Perubahan Anggaran Dasar No. 05 tanggal 15 Oktober 2021 yang dibuat di hadapan Dharma Akhyuzi, S.H., Notaris di Jakarta. Selanjutnya, Bank kembali melakukan perubahan Anggaran Dasar pada tahun 2023 yang telah disahkan melalui Akta No. 01 tanggal 14 Juni 2023 yang dibuat di hadapan Dharma Akhyuzi, S.H., Notaris di Jakarta yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU- 0039698.AH.01.02.Tahun 2023 tanggal 12 Juli 2023 dan telah didaftarkan dalam Daftar Perseroan No. AHU-0131254. AH.01.11 tanggal 12 Juli 2023. Perubahan tersebut disesuaikan dengan ketentuan peraturan perundang-undangan di sektor Perbankan dan Pasar Modal yang berlaku, yaitu Undang-Undang Republik Indonesia No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan untuk penyesuaian kegiatan usaha Bank serta Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum untuk penyesuaian jumlah komposisi anggota Direksi dan anggota Dewan Komisaris Bank.

The Bank's Articles of Association have also undergone several amendments. In 2022, the Bank's Articles of Association were amended based on Deed of Amendment to the Articles of Association No. 05 dated October 15, 2021, drawn up before Dharma Akhyuzi, S.H., a Notary in Jakarta. Subsequently, the Bank amended its Articles of Association in 2023, which was ratified through Deed No. 01 dated June 14, 2023, drawn up before Dharma Akhyuzi, S.H., a Notary in Jakarta. The amendments were approved by the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-0039698.AH.01.02.Tahun 2023 dated July 12, 2023, and registered in the Company Register No. AHU-0131254. AH.01.11 dated July 12, 2023. The changes are adjusted to the provisions of applicable laws and regulations in the Banking and Capital Market sectors, namely Law of the Republic of Indonesia No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector for the adjustment of Bank business activities and Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks for the adjustment of the number of members of the Board of Directors and members of the Board of Commissioners of the Bank.

Informasi Perubahan Nama

Change of Name Information

No.	Nama Name	Alasan Perubahan Reason for Change	Tahun Efektif Perubahan Nama Effective Date of Name Change
1.	PT Bank Arta Griya	Berawal dengan nama PT Bank Arta Griya. Started off with the name PT Bank Arta Griya.	1992
2.	PT Bank Harda Griya	Mengikuti arahan Pemegang Saham dan Manajemen Bank. Following the direction of Shareholders and Bank Management.	1993
3.	PT Bank Harda Internasional	Mengikuti arahan Pemegang Saham dan Manajemen Bank. Following the direction of Shareholders and Bank Management.	1996
4.	PT Bank Harda Internasional Tbk	Melakukan Penawaran Saham Perdana (IPO)/mencatatkan sahamnya di Bursa Efek Indonesia. Dengan begitu, PT Bank Harda Internasional berubah status menjadi perusahaan terbuka atau menjadi PT Bank Harda Internasional Tbk. Carried out an Initial Public Offering (IPO)/listed the Company's shares on the Indonesia Stock Exchange. Through this, PT Bank Harda Internasional changed its status to become a public company, specifically, PT Bank Harda Internasional Tbk.	2015
5.	PT Allo Bank Indonesia Tbk	PT Bank Harda Internasional Tbk resmi diakuisisi oleh PT Mega Corpora. Setelah mendapat persetujuan dari Otoritas Jasa Keuangan, pada Juni 2021, PT Bank Harda Internasional Tbk resmi berganti nama menjadi PT Allo Bank Indonesia Tbk. PT Bank Harda Internasional Tbk was officially acquired by PT Mega Corpora. After obtaining approval from the Financial Services Authority, PT Bank Harda Internasional Tbk officially changed its name to PT Allo Bank Indonesia Tbk in June 2021.	2021

Jejak Langkah Allo Bank

Allo Bank Milestones

1992

Berawal dengan nama PT Bank Arta Griya
The Bank was established with the name PT Bank Arta Griya

1993

Berganti nama menjadi PT Bank Harda Griya sebelumnya bernama Bank Harda
Changed its name to PT Bank Harda Griya, which was previously named Bank Harda

2015

Melakukan Penawaran Saham Perdana (IPO)
Carried out an Initial Stock Offering (IPO)

2021

- Maret: PT Bank Harda Internasional Tbk resmi diakuisisi oleh PT Mega Corpora
- Juni: Setelah mendapat persetujuan dari Otoritas Jasa Keuangan, pada Juni 2021, PT Bank Harda Internasional Tbk resmi berganti nama menjadi PT Allo Bank Indonesia Tbk
- Juli: *Right Issue* (PUT II) Rp750 miliar
- Agustus: Bank berganti logo menjadi Allo Bank yang merefleksikan model bisnis baru, adaptif, dan relevan dengan perkembangan saat ini khususnya dalam mendukung pertumbuhan inklusi ekonomi digital di Indonesia.
- November: *Soft launch* ke-40.000 karyawan CT Corp

- March: PT Bank Harda Internasional Tbk was officially acquired by PT Mega Corpora
- June: After receiving approval from the Financial Services Authority, in June 2021, PT Bank Harda Internasional Tbk officially changed its name to PT Allo Bank Indonesia Tbk
- July: Rights Issue (PUT II) IDR750 billion
- August: Bank changed its logo to Allo Bank which reflects a new business model, adaptive, and relevant to current developments, especially in supporting the growth of digital economic inclusion in Indonesia.
- November: Soft launch to 40,000 CT Corp employees

2022

- Januari: *Right Issue* (PUT III) Rp4,8 triliun (Buku 3, KBMI 2)
- Mei: Allo Bank *Grand Launching* dan Allo Bank Festival
- Juli: Relokasi Kantor Pusat ke Menara Bank Mega
- Desember: Pencapaian 5 juta nasabah

- January: Rights Issue (PUT III) IDR4.8 trillion (Book 3, KBMI 2)
- May: Held Allo Bank Grand Launching and Allo Bank Festival
- July: Relocation of head office to Menara Bank Mega
- December: Achievement of 5 million customers

2023

- Februari: *Digital banking app* terbanyak diunduh periode Juni 2022 - Februari 2023
- Mei: Allo Bank menyelenggarakan Road to Allo Bank Fest 2023
- Juli: Mendapatkan Sertifikasi ISO/IEC 27001:2022
- Agustus: Allo Bank menyambut HUT RI Ke-78 dengan meluncurkan Tabungan Flexible Allo Grow
- September: Allo Bank meraih "*The Best Digital-Only Bank*" dari The Asian Banker
- September: Mendapatkan Rating Korporasi idA dengan *Stable Outlook* dari PT Pemeringkat Efek Indonesia (Pefindo)
- November: Allo Bank menyelenggarakan Acara *Meet and Greet* yang bertajuk Allo Bank Hangout: Untung Bareng Baekhyun (EXO)

- February: The most downloaded digital banking app for the period of June 2022 - February 2023
- May: Allo Bank held Road to Allo Bank Fest 2023
- July: Obtained ISO/IEC 27001:2022 Certification
- August: Allo Bank celebrated the 78th Independence Day of the Republic of Indonesia by launching Allo Grow Flexible Savings
- September: Allo Bank won "The Best Digital- Only Bank" from The Asian Banker
- September: Obtained an idA Corporate Rating with the rate of Stable Outlook from PT Pemeringkat Efek Indonesia (Pefindo)
- November: Allo Bank held a Meet and Greet Event entitled Allo Bank Hangout: Untung Bareng Baekhyun (EXO)

1994

Memulai operasional bank untuk pertama kalinya
Commenced banking operations for the first time

1996

Berganti nama menjadi PT Bank Harda Internasional (BHI)
Changed its name to PT Bank Harda International (BHI)

2024

- Mei: Allo Bank menyelesaikan pembangunan Pusat Data Bersertifikat TIA *Rated*-3 baru sebagai tulang punggung infrastruktur TI untuk mendukung aspirasi pertumbuhan Bank
- Juni: Bank selenggarakan ALLO BANK FESTIVAL 2024 pada 21-22 Juni 2024 dengan mengusung tema *Intimate Concert Experience* dengan bintang tamu internasional WAY V di Istora Senayan Jakarta bersama berbagai musisi nasional Indonesia
- September: Allo Bank memperoleh *assessment* COBIT 2019 dengan Tingkat Maturitas TI di level 4,21 pada 10 September 2024

- May: Allo Bank completed the construction of a new TIA Rated-3 Certified Data Center as the backbone of its IT infrastructure to support the Bank's growth aspirations
- June: The Bank held ALLO BANK FESTIVAL 2024 on June 21-22, 2024 with the theme Intimate Concert Experience with international guest star WAY V at ISTORA SENAYAN JAKARTA along with various Indonesian national musicians
- September: Allo Bank achieved the COBIT 2019 assessment with an IT Maturity Level of 4.21 on September 10, 2024
- November: Allo Bank reached a remarkable milestone with 11 million customers across Indonesia

2025

- Februari: Selenggarakan Allo Bank Hangout Bersama dua *Brand Ambassador* Wonwoo dan Mingyu di Jakarta International Velodrome
- Maret: Kerja sama Strategis dengan Visa untuk Kartu Debit Virtual Allo Visa dan Kerjasama strategis Data Analytics Sandbox dengan Indosat Ooredoo Hutchison
- Juni: Gelar Allo Bank Festival dengan menampilkan Grup K-Pop Xodiac dan beragam musisi nasional
- Juli: Bersama Advance.AI mengadakan media roundtable untuk mendorong kesadaran pentingnya keamanan digital
- Oktober: Pimpin Pinjaman Sindikasi Rp3,7 triliun kepada SK Plasma Core Indonesia untuk Mendukung Pembangunan Fasilitas Fraksionasi Plasma Darah Pertama di Indonesia
- November: Kerjasama dengan Yayasan CT Arsa dalam program PIJAR untuk mendorong pendidikan di berbagai daerah pelosok Indonesia
- Desember: Allo Bank mencatatkan 14 juta nasabah yang tersebar di seluruh Indonesia

- February: Hosted an Allo Bank Hangout with two Brand Ambassadors, Wonwoo and Mingyu, at the Jakarta International Velodrome
- March: Strategic Partnership with Visa for the Allo Visa Virtual Debit Card and a Strategic Partnership with Indosat Ooredoo Hutchison for the Data Analytics Sandbox
- June: Held the Allo Bank Festival featuring K-Pop Group Xodiac and various national musicians
- July: Co-hosted a media roundtable with Advance.AI to raise awareness of the importance of digital security
- October: Led a IDR3.7 trillion Syndicated Loan to SK Plasma Core Indonesia to Support the Construction of Indonesia's First Blood Plasma Fractionation Facility
- November: Collaborated with the CT Arsa Foundation on the PIJAR program to promote education in remote areas of Indonesia
- December: Allo Bank registered 14 million customers across Indonesia

Kegiatan Usaha dan Pasar yang Dilayani

Business Activities and Markets Served

Kegiatan Usaha Berdasarkan Anggaran Dasar
Business Activities and Market Served

Berdasarkan Pasal 3 Anggaran Dasar Bank yang terakhir diubah dan disahkan melalui Akta No. 01 tanggal 14 Juni 2023 yang dibuat di hadapan Dharma Akhyuzi, S.H., Notaris di Jakarta yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0039698. AH.01.02.Tahun 2023 tanggal 12 Juli 2023 dan telah didaftarkan dalam Daftar Perseroan No. AHU-0131254.AH.01.11 tanggal 12 Juli 2023, maksud dan tujuan Bank adalah melakukan usaha di bidang perbankan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, serta optimalisasi pemanfaatan sumber daya yang dimiliki Bank untuk menghasilkan barang dan/atau jasa yang bermutu tinggi dan berdaya saing kuat untuk mendapat/mengejar keuntungan guna meningkatkan nilai Bank dengan menerapkan prinsip-prinsip Perseroan Terbatas.

Based on Article 3 of the Bank's Articles of Association which was last amended and ratified through Deed No. 01 dated June 14, 2023 made before Dharma Akhyuzi, S.H., Notary in Jakarta which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia with Decree No. AHU-0039698.AH.01.02.Tahun 2023 dated July 12, 2023 and has been registered in the Company Register No. AHU-0131254.AH.01.11 dated July 12, 2023, the Bank's purpose and objectives are to conduct business in the banking sector in accordance with the provisions of applicable laws and regulations, as well as optimizing the utilization of resources owned by the Bank to produce high quality and competitive goods and/or services to obtain/pursue profits in order to increase the Bank's value by implementing the principles of a Limited Liability Company.

Produk dan Layanan
Products and Services

Di tahun 2025, Bank mengembangkan layanan perbankan digital untuk tabungan dan fitur-fitur pembayaran, meliputi:

1. Produk uang elektronik dengan *branding* Allo Pay dan Allo Pay+;
2. Produk tabungan termasuk Allo Prime dan Allo Grow;
3. Deposito;
4. Kredit digital dengan *branding PayLater* dan *Instant Cash;*
5. Layanan Transfer Dana, tarik tunai tanpa kartu, *top up* uang elektronik, pembayaran QRIS, layanan pembayaran *biller* dan program *loyalty* berupa *Membership, Point*, dan *Coupon* (MPC);
6. Rekening Dana Nasabah (RDN); dan
7. *Virtual Debit Card.*

In 2025, the Bank has developed digital banking services for savings and payment features as follows:

1. Electronic money products with Allo Pay and Allo Pay+ branding;
2. Savings products include Allo Prime and Allo Grow;
3. Time Deposits;
4. Digital credit with PayLater and Instant Cash branding;
5. Fund Transfer Services, cardless cash withdrawals, electronic money top ups, QRIS payments, biller payment services and loyalty programs in the form of Membership, Points and Coupons (MPC);
6. Customer Fund Account (RDN); and
7. Virtual Debit Card.



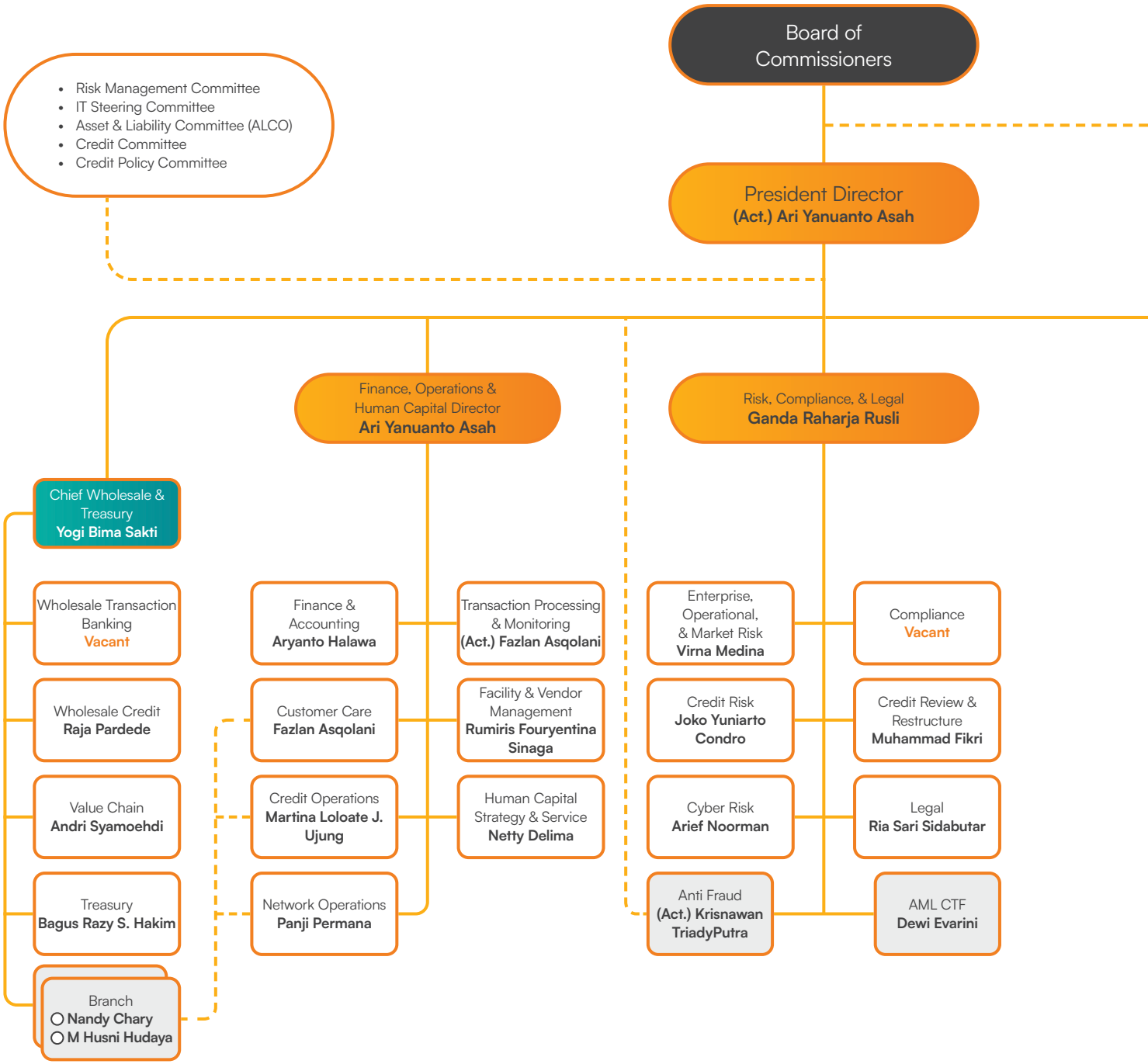
Wilayah Operasional
Operational Area

Hingga akhir tahun 2025, Allo Bank selaku perusahaan perbankan umum berbasis layanan digital memiliki 1 Kantor Pusat dan 2 Kantor Cabang yang berlokasi di Jakarta.

As of the end of 2025, Allo Bank, as a digital-based conventional banking company, has 1 Head Office and 2 Branch Offices located in Jakarta.

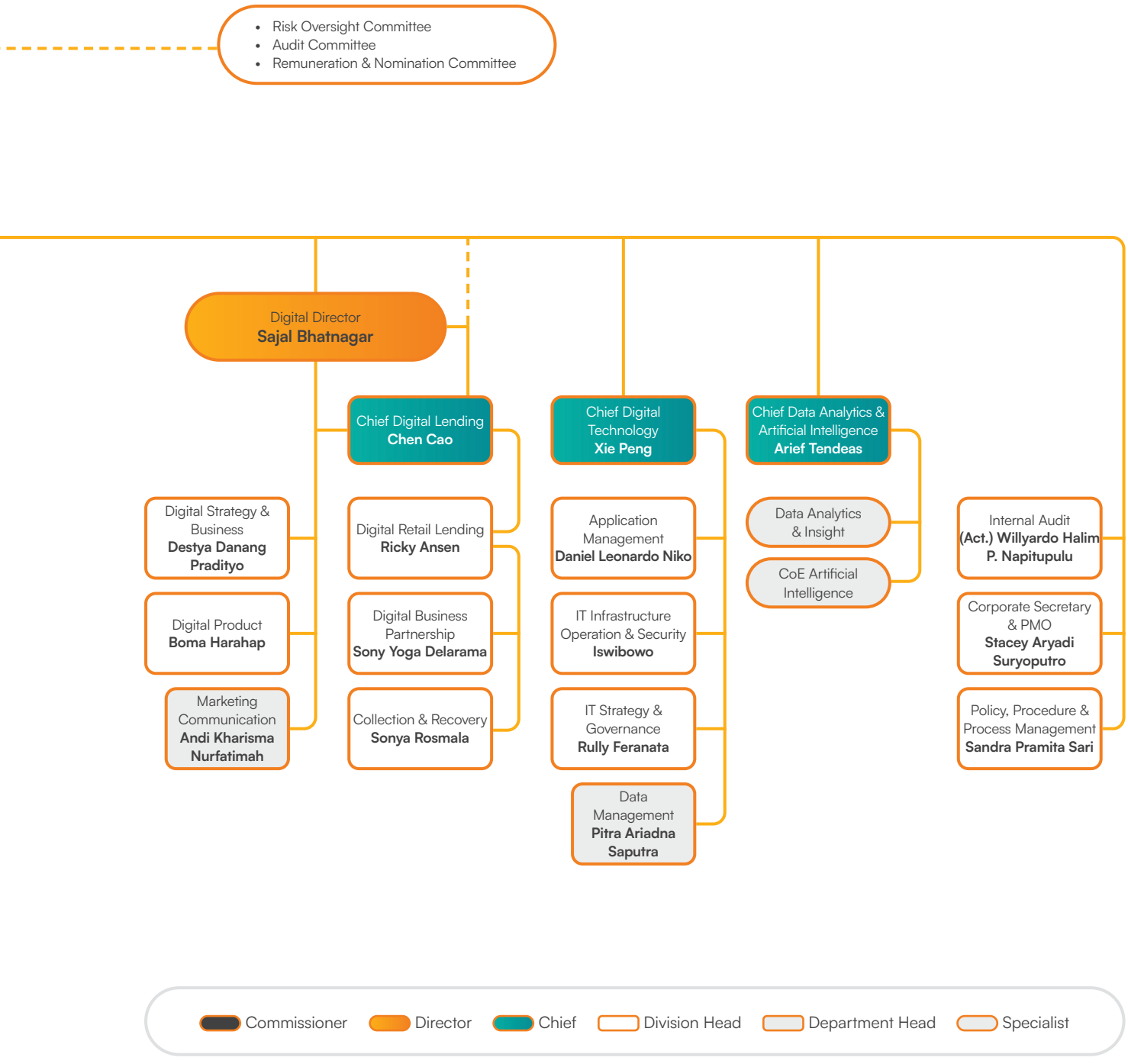
Struktur Organisasi

Organizational Structure



Sejalan dengan dinamika bisnis yang semakin berkembang serta ketatnya persaingan perbankan berbasis digital, Allo Bank terus memperbaiki dan memperkuat struktur organisasinya guna mencapai tujuan yang telah ditetapkan. Struktur organisasi Bank terakhir disahkan melalui Surat Keputusan Direksi No. 089/DIRAB/25 tanggal 3 Oktober 2025 tentang Perubahan Struktur Organisasi. Adapun struktur organisasi Bank di tahun 2025 dapat dilihat sebagai berikut:

In line with the increasingly developing business dynamics and the tight competition in digital-based banking, Allo Bank continues to improve and strengthen its organizational structure to achieve its stated goals. The Bank's organizational structure was last approved through the Board of Directors' Decree No. 089/DIRAB/25 dated 3 October 2025 concerning Changes in Organization Structure. The Bank's organizational structure in 2025 can be seen as follows:



Visi, Misi, dan Budaya Perusahaan

Vision, Mission, and Corporate Culture



Visi Vision

Menjadi bank umum berbasis layanan digital terbaik melalui aplikasi ALL in One dengan memanfaatkan ekosistem untuk memberikan nilai tambah yang sebesar-besarnya bagi bangsa.

Become the best digital-based commercial bank through the All-in-One application by utilizing the ecosystem to provide greatest added value for society and the nation.

Misi Mission

Menyediakan produk dan layanan perbankan digital inovatif terintegrasi dengan ekosistem yang memberikan solusi dan *seamless customer experience* bagi nasabah serta memberikan nilai tambah yang tinggi kepada seluruh pemangku kepentingan.



Offering innovative digital banking products and services integrated with ecosystems that provides solutions and seamless customer experience for customers and extending high added value to all stakeholders.

Reviu Visi dan Misi Perusahaan oleh Manajemen Kunci

Visi dan misi Bank ditetapkan dan diberlakukan sesuai dengan kajian yang telah dilakukan secara berkala untuk memastikan relevansinya dengan perkembangan lingkungan bisnis Bank. Pernyataan terkait visi dan misi Bank yang tertuang dalam Rencana Bisnis Bank (RBB) telah mendapatkan persetujuan bersama dari Dewan Komisaris dan Direksi. Sampai dengan tahun 2025, Dewan Komisaris dan Direksi menilai bahwa pencapaian visi dan misi Bank masih relevan dengan perkembangan dan kondisi lingkungan bisnis pada tahun buku serta arah dan tujuan bisnis Bank.

Review of Company's Vision and Mission by Key Management

The Bank's vision and mission are established and implemented in accordance with periodic reviews to ensure their relevance to the Bank's business environment. The Bank's vision and mission statements, outlined in the Bank's Business Plan (RBB), have been jointly approved by the Board of Commissioners and the Board of Directors. As of 2025, the Board of Commissioners and the Board of Directors assess that the Bank's vision and mission remain relevant to the developments and conditions of the business environment in the current fiscal year, as well as the Bank's business direction and objectives.

Budaya Perusahaan

Corporate Culture

Dalam rangka memastikan pengelolaan dan pelaksanaan bisnis Bank dapat berjalan secara optimal di seluruh aktivitas operasional yang dilakukan, Bank menetapkan budaya perusahaan dengan memegang teguh Nilai Inti Bank. Nilai-nilai ini berperan sebagai sebuah norma atau pedoman perilaku umum bagi seluruh Insan Bank dalam menjalankan aktivitasnya sehari-hari. Nilai Inti Bank memegang peranan penting dalam menopang dan mewujudkan visi dan misi melalui 7 (tujuh) nilai inti *(core values)* dengan akronim "DIGITAL" yang diluncurkan pada awal Desember 2022 melalui program Allo Temu. Nilai Inti Bank adalah sebagai berikut:

To ensure optimal management and implementation of the Bank's business across all operational activities, the Bank has established a corporate culture that adheres to the Bank's Core Values. These values serve as norms or general behavioral guidelines for all Bank personnel in carrying out their daily activities. The Bank's Core Values play a crucial role in supporting and realizing its vision and mission through seven core values, with the acronym "DIGITAL," launched in early December 2022 through the Allo Temu program. The Bank's Core Values are as follows:

Data-driven	Kami mengambil keputusan dan memecahkan masalah berdasarkan data dan informasi yang kredibel We make decisions and solve problems based on credible data and information
Impact	Kami memberikan solusi dan dampak positif kepada semua *stakeholders* We provide solutions and positive impacts to all stakeholders
Growth	Kami terus menerus tumbuh dan berkembang secara berkesinambungan untuk masa depan yang lebih baik We are continuously growing and developing on an ongoing basis for a better future
In harmony	Kami bekerjasama dengan semua pihak secara harmonis yang berorientasi pada hasil We work harmoniously with all parties in a result-oriented manner
Transparency	Kami berperilaku jujur dan transparan dalam segala aspek pekerjaan We behave honestly and transparently in all aspects of our work
Agility	Kami tangkas beradaptasi terhadap semua perubahan yang terjadi We are quick to adapt to all the changes that occur
Learning	Kami terus belajar, berbagi, dan menerapkan pengetahuan dan keterampilan baru untuk mengembangkan kompetensi diri We are constantly learning, sharing, and applying knowledge and skills to develop selfcompetence

Makna Logo dan Moto Perusahaan

Meaning Behind the Company's Logo and Motto

Perubahan nama dan penggunaan logo perusahaan ditentukan melalui Surat Keputusan Direksi No. 044/DIRAB/21 tentang Perubahan Nama menjadi PT Allo Bank Indonesia Tbk (Allo Bank).

Changes to the name and use of the company logo are determined by Directors' Decree No. 044/DIRAB/21 concerning Change of name to PT Allo Bank Indonesia Tbk (Allo Bank).

Moto Motto

"All for One, One for All"

Moto Bank merupakan misi kolaboratif untuk menemukan solusi, tumbuh lebih kuat, dan meraih mimpi hari esok yang lebih cerah bersama dengan semua pelanggan.

Bank's motto represents a collaborative mission to find solutions, grow stronger and achieve the dream of a brighter tomorrow together with all customers.

Perubahan Komposisi Dewan Komisaris dan Direksi 2025

Changes in Composition of Board of Commissioners and Board of Directors in 2025

Sepanjang tahun 2025 komposisi Dewan Komisaris Bank tidak mengalami perubahan. Dengan demikian, susunan komposisi Dewan Komisaris per 31 Desember 2025 adalah sebagai berikut:

Throughout 2025, the composition of the Bank's Board of Commissioners remained unchanged. Therefore, the composition of the Board of Commissioners as of December 31, 2025, is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Aviliani	Komisaris Utama Independen Independent President Commissioner	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - 2027 Annual GMS	Kedua Second
Rosmaya	Komisaris Independen Independent Commissioner	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - 2027 Annual GMS	Kedua Second
Ali Gunawan	Komisaris Commissioner	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - 2027 Annual GMS	Kedua Second

Allo Bank telah menyusun jumlah dan komposisi Direksi sedemikian rupa sehingga memungkinkan pengambilan keputusan dapat dilakukan secara efektif, tepat dan cepat, serta dapat bertindak independen. Per 31 Desember 2025, terdapat perubahan susunan dan komposisi Direksi, dimana Perseroan menerima pengunduran diri Bapak Arief Tendeas sebagai Direksi Perseroan yang disahkan melalui RUPS Tahunan tanggal 10 April 2025. Sementara itu, Bapak Indra Utoyo secara resmi berhenti menjabat sebagai Direktur Utama Allo Bank per 10 Juli 2025 dikarenakan mengundurkan diri, dan disahkan melalui RUPS Luar Biasa tanggal 9 Oktober 2025. Perseroan juga menunjuk Bapak Ari Yanuanto Asah sebagai Plt. Direktur Utama yang efektif menjabat per 10 Juli 2025.

Adapun komposisi Direksi Bank per 31 Desember 2025 adalah sebagai berikut:

Allo Bank has arranged the number and composition of the Board of Directors in certain way that it allows decision making to be carried out effectively, precisely and quickly, and can act independently. As of December 31, 2025, there is a change in the composition and composition of the Board of Directors, where the Company accepted the resignation of Mr. Arief Tendeas as the Company's Director which was ratified through the Annual GMS on April 10, 2025. Meanwhile, Mr. Indra Utoyo officially stopped serving as President Director of Allo Bank as of July 10, 2025 due to his resignation, and was ratified through the Extraordinary GMS on October 9, 2025. The Company also appointed Mr. Ari Yanuanto Asah as Acting President Director who effectively served as of 10 July 2025.

The composition of the Board of Directors as of December 31, 2025 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Ari Yanuanto Asah	Direktur Director	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - 2027 Annual GMS	Kedua Second
Ganda Raharja Rusli	Direktur Director	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - 2027 Annual GMS	Kedua Second
Sajal Bhatnagar	Direktur Director	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - 2027 Annual GMS	Kedua Second

Profil Dewan Komisaris

Board of Commissioners Profile



AVILIANI

Komisaris Utama Independen
Independent President Commissioner

Periode Jabatan: Kedua
Term of Office: Second

64 tahun
64 years old

WNI
Indonesian Citizen

Jakarta
DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan | Legal Basis for Appointment

Diangkat pertama kali sebagai Komisaris Utama Independen Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Tahunan tahun buku 2022 tertanggal 19 Mei 2022 berdasarkan Akta Pernyataan Keputusan Rapat No. 107 tanggal 16 Juni 2022 dan mendapatkan persetujuan Otoritas Jasa Keuangan (OJK) melalui Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-24/PB.1/2022 tanggal 9 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdri. Aviliani selaku Calon Komisaris Utama Independen PT Allo Bank Indonesia Tbk.

She was appointed for the first time as Independent President Commissioner of Allo Bank at the Annual General Meeting of Shareholders (GMS) for the 2022 fiscal year that took place on May 19, 2022. This appointment was based on the Deed of Annual General Meeting of Shareholders No. 107 dated June 16, 2022 and has obtained approval from the Financial Services Authority (OJK) through Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. Kep-24/PB.1/2022 dated June 9, 2022 concerning Results of the Fit and Proper Test of Ms. Aviliani as the Independent President Commissioner Candidate of PT Allo Bank Indonesia Tbk.

Riwayat Pendidikan | Educational Background

- S3, Manajemen Bisnis, Institut Pertanian Bogor (2006 - 2012)
- S2, Ilmu Sosial Ilmu Politik, Universitas Indonesia (1992 - 1995)
- S1, Ekonomi, Universitas Atma Jaya, Jakarta (1981 - 1985)

- Doctorate Degree in Business Management, Bogor Agricultural Institute (2006-2012)
- Master's Degree, Social Science Political Science, University of Indonesia (1992-1995)
- Bachelor's Degree, Economics, Atma Jaya University, Jakarta (1981-1985)

Sertifikasi | Certification

- Sertifikasi Manajemen Risiko Jenjang 6

- Level 6 Risk Management Certification

Riwayat Pekerjaan | Employment History

- Komisaris Utama Independen PT Allo Bank Indonesia Tbk (Juni 2022 - sekarang)
- Komisaris Independen PT Bank Mega Tbk (Februari 2018 - Februari 2022)
- Komisaris Independen PT Aplikanusa Lintasarta (April 2017 - sekarang)
- Komisaris Independen (Pejabat Eksekutif) dan Ketua Komite Audit PT Bank Mandiri (Persero) Tbk (21 Mei 2014 - 14 Maret 2017)

- Independent President Commissioner of PT Allo Bank Indonesia Tbk (June 2022 - present)
- Independent Commissioner of PT Bank Mega Tbk (February 2018 - February 2022)
- Independent Commissioner of PT Aplikanusa Lintasarta (April 2017 - present)
- Independent Commissioner (Executive Officer) and Chairman of the Audit Committee of PT Bank Mandiri (Persero) Tbk (May 21, 2014 - March 14, 2017)

- Komisaris Independen PT Dyandra (Desember 2012 - Desember 2017)
- Komisaris Independen (Pejabat Eksekutif) PT Bank BRI Tbk (15 Mei 2005 - 21 Mei 2014)
- Staf Pengajar Perbanas Institute (10 Agustus 2010 - sekarang)
- Sekretaris Komite Ekonomi Nasional (10 Oktober 2010 - 20 Oktober 2014)
- Wakil Sekretaris KP3EI (10 November 2012 - 20 Oktober 2014)
- Ketua Jurusan Universitas Paramadina (20 Mei 2002 - 10 Juni 2005)
- Dosen/Pengajar STIE Perbanas (5 Maret 1989 - 20 April 2002)
- Pembantu Ketua (PUREK II) STIE Perbanas (15 Juni 2000 - 20 April 2002)
- Wakil Direktur Penelitian dan Pengabdian STIE Perbanas (10 Januari 1997 - 5 Desember 1999)
- Wakil Direktur Pengembangan Bisnis INDEF (10 Juni 1997 - 15 November 1999)

- Independent Commissioner of PT Dyandra (December 2012 - December 2017)
- Independent Commissioner (Executive Officer) of PT Bank BRI Tbk (May 15, 2005 - May 21, 2014)
- Lecturer at Perbanas Institute (August 10, 2010 - present)
- Secretary of the National Economic Committee (October 10, 2010 - October 20 2014)
- Deputy Secretary of KP3EI (November 10, 2012 - October 20, 2014)
- Head of Department, Paramadina University (May 20, 2002 - June 10, 2005)
- Lecturer/Instructor, STIE Perbanas (March 5, 1989 - April 20, 2002)
- Assistant Chair (PUREK II) STIE Perbanas (June 15, 2000 - April 20, 2002)
- Deputy Director of Research and Community Service, STIE Perbanas (January 10, 1997 - December 5, 1999)
- Deputy Director of Business Development, INDEF (June 10, 1997 - November 15, 1999)

Informasi Rangkap Jabatan | Information on Concurrent Positions

Komisaris Independen PT Aplikanusa Lintasarta
(April 2017 - sekarang)

Independent Commissioner of PT Aplikanusa Lintasarta
(April 2017 - present)

Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.

She has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.

Kepemilikan Saham | Share Ownership

Beliau tidak memiliki saham di PT Allo Bank Indonesia Tbk.

She does not own shares in PT Allo Bank Indonesia Tbk.

ROSMAYA

Komisaris Independen
Independent Commissioner

Periode Jabatan: Kedua
Term of Office: Second

66 tahun
66 years old

WNI
Indonesian Citizen

Cinere, Depok,
Jawa Barat, Indonesia



Dasar Hukum Pengangkatan | Legal Basis for Appointment

Diangkat pertama kali sebagai Komisaris Independen Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Tahunan tahun buku 2022 tertanggal 19 Mei 2022 berdasarkan Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 107 tertanggal 16 Juni 2022 dan mendapatkan persetujuan OJK melalui No. Kep-41/PB.1/2022 tanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdri. Rosmaya selaku Komisaris Independen PT Allo Bank Indonesia Tbk.

She was appointed for the first time as Independent Commissioner of Allo Bank at the Annual General Meeting of Shareholders (GMS) for the 2022 fiscal year dated May 19, 2022 based on the Deed of Minutes of the Annual General Meeting of Shareholders No. 107 dated June 16, 2022 and obtained OJK approval through No. Kep-41/PB.1/2022 dated August 16, 2022 concerning the Results of the Fit and Proper Assessment of Ms. Rosmaya as Independent Commissioner of PT Allo Bank Indonesia Tbk.

Riwayat Pendidikan | Educational Background

- S2, Administrasi & Pengembangan SDM Universitas Indonesia (2004)
- S1, Hukum Perdata Universitas Padjadjaran (1984)

- Master's Degree, Administration & Human Resource Development, University of Indonesia (2004)
- Bachelor's Degree, Civil Law, Padjadjaran University (1984)

Sertifikasi | Certification

- Sertifikasi Manajemen Risiko Jenjang 6

- Level 6 Risk Management Certification

Riwayat Pekerjaan | Employment History

- Komisaris Independen PT Allo Bank Indonesia Tbk (Juni 2022 - sekarang)
- Deputi Gubernur Bank Indonesia (2017 - 2022)
- Anggota Dewan Pengawas Independen ASPI (2022 - 2025)
- Kepala Perwakilan Bank Indonesia (2014 - 2016)
- Kepala Grup - Kepala Departemen (Stk. Direktur Eksekutif) Bank Indonesia (2012 - 2014)
- Narasumber Payment System International Bank Indonesia (2009 - 2014)
- Deputi Direktur Bank Indonesia (2007 - 2011)
- Staf - Kepala Bagian Bank Indonesia (1985 - 2006)

- Independent Commissioner of PT Allo Bank Indonesia Tbk (June 2022 - present)
- Deputy Governor of Bank Indonesia (2017 - 2022)
- Member of the ASPI Independent Supervisory Board (2022 - 2025)
- Chief Representative of Bank Indonesia (2014 - 2016)
- Head of Group - Head of Department (Stk. Executive Director) of Bank Indonesia (2012 - 2014)
- Bank Indonesia International Payment System Resource Person (2009 - 2014)
- Deputy Director of Bank Indonesia (2007 - 2011)
- Staff - Head of Bank Indonesia (1985 - 2006)

Informasi Rangkap Jabatan | Information on Concurrent Positions

Anggota Dewan Pengawas Independen ASPI (2022 - 2025) RINTIS

Member of the Independent Supervisory Board of ASPI (2022 - 2025) RINTIS

Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.

She has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.

Kepemilikan Saham | Share Ownership

Beliau tidak memiliki saham di PT Allo Bank Indonesia Tbk.

She does not own shares in PT Allo Bank Indonesia Tbk.

ALI GUNAWAN

Komisaris
Commissioner

Periode Jabatan: Kedua
Term of Office: Second

62 tahun
62 years old

WNI
Indonesian Citizen

Jakarta
DKI Jakarta, Indonesia



Dasar Hukum Pengangkatan | Legal Basis for Appointment

Diangkat pertama kali sebagai Komisaris Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Tahunan tahun buku 2021 tertanggal 7 Mei 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 23 tanggal 7 Mei 2021 dan mendapatkan persetujuan Otoritas Jasa Keuangan (OJK) melalui Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-49/PB.1/2021 tanggal 13 Juli 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ali selaku Anggota Dewan Komisaris PT Allo Bank Indonesia Tbk.

He was appointed for the first time as Commissioner of Allo Bank at the Annual General Meeting of Shareholders (GMS) for the 2021 fiscal year dated May 7, 2021 based on Deed of Minutes of Annual General Meeting of Shareholders No. 23 dated May 7, 2021 and obtained approval from the Financial Services Authority (OJK) through Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. KEP-49/PB.1/2021 dated July 13, 2021 concerning Results of the Fit and Proper Test of Mr. Ali as the Commissioner of PT Allo Bank Indonesia Tbk.

Riwayat Pendidikan | Educational Background

S1, Ekonomi Akuntansi Universitas Trisakti (1994)

Bachelor's degree, Economics, Accounting, Trisakti University (1994)

Sertifikasi | Certification

- Sertifikasi Manajemen Risiko Jenjang 6
- Certification in Audit Committee Practices

- Level 6 Risk Management Certification
- Certification in Audit Committee Practices

Riwayat Pekerjaan | Employment History

- Komisaris PT Allo Bank Indonesia Tbk (2021 - sekarang)
- Komisaris Alfa Retailindo (2022 - sekarang)
- Direktur PT CT Corpora (2021 - sekarang)
- Direktur PT Mega Corpora (2004 - sekarang)
- Partner Kantor Akuntan Publik Prasetio, Sarwoko & Sandjaja (Ernst & Young Indonesia) (1986 - 2004)
- Komisaris PARA Bali Propertindo (2005 - sekarang)
- Komisaris Trans Media Corpora (2007 - sekarang)
- Komisaris Trans Cibubur Property (2010 - sekarang)
- Komisaris Garuda Maintenance Facility (2018 - sekarang)
- Komisaris Utama Asuransi Umum Mega (2011 - 2024)

- Commissioner of PT Allo Bank Indonesia Tbk (2021 - present)
- Commissioner of Alfa Retailindo (2022 - present)
- Director of PT CT Corpora (2021 - present)
- Director of PT Mega Corpora (2004 - present)
- Partner of Prasetio, Sarwoko & Sandjaja (Ernst & Young Indonesia) Public Accounting Firm (1986 - 2004)
- Commissioner of PARA Bali Propertindo (2005 - present)
- Commissioner of Trans Media Corpora (2007 - present)
- Commissioner of Trans Cibubur Property (2010 - present)
- Commissioner of Garuda Maintenance Facility (2018 - present)
- President Commissioner of Asuransi Umum Mega (2011 - 2024)

Informasi Rangkap Jabatan | Information on Concurrent Positions

- Direktur Mega Corpora (2004 - sekarang)
- Direktur PT CT Corpora (2021 - sekarang)
- Komisaris Alfa Retailindo (2022 - sekarang)
- Direktur Trans Kalla Makassar (2016 - sekarang)
- Komisaris Para Bali Propertindo (2005 - sekarang)
- Komisaris Trans Media Corpora (2007 - sekarang)
- Komisaris Trans Cibubur Property (2010 - sekarang)
- Komisaris Garuda Maintenance Facility (2018 - sekarang)
- Komisaris Mega Asset Management (2024 - sekarang)

- Director of Mega Corpora (2004 - Present)
- Director of PT CT Corpora (2021 - Present)
- Commissioner of Alfa Retailindo (2022 - Present)
- Director of Trans Kalla Makassar (2016 - Present)
- Commissioner of Para Bali Propertindo (2005 - Present)
- Commissioner of Trans Media Corpora (2007 - Present)
- Commissioner of Trans Cibubur Property (2010 - Present)
- Commissioner of Garuda Maintenance Facility (2018 - Present)
- Commissioner of Mega Asset Management (2024 - Present)

Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.

He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.

Kepemilikan Saham | Share Ownership

Beliau memiliki 10.238.900 lembar saham PT Allo Bank Indonesia Tbk per 31 Desember 2025.

He owns 10,238,900 shares in PT Allo Bank Indonesia Tbk as of Desember 31, 2025.

Profil Direksi
Board of Directors Profile



ARI YANUANTO ASAH

Plt. Direktur Utama | Acting President Director
Direktur Keuangan, Operasional & Human Capital
Finance, Operations & Human Capital Director

Periode Jabatan: Kedua
Term of Office: Second

56 tahun
56 years old

WNI
Indonesian Citizen

Jakarta
DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan | Legal Basis for Appointment

Diangkat pertama kali sebagai Direktur Bank dalam Rapat Umum Pemegang Saham (RUPS) Luar Biasa tertanggal 29 Januari 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 05 tanggal 22 Februari 2021 dan mendapatkan persetujuan Otoritas Jasa Keuangan (OJK) melalui Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-24/PB.1/2021 tanggal 6 April 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ari Yanuanto Asah selaku Direktur Operasional dan IT PT Allo Bank Indonesia Tbk.

Appointed for the first time as Finance and Operations Director of Allo Bank at the Extraordinary General Meeting of Shareholders (EGMS) dated January 29, 201 based on Deed of Minutes of Annual General Meeting of Shareholders No. 05 dated February 22, 2021 and has obtained approval from the Financial Services Authority (OJK) through Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. KEP-24/PB.1/2021 dated April 6, 2021 concerning the results of the Fit and Proper Test of Mr. Ari Yanuanto Asah as the Director of Operation and IT of PT Allo Bank Indonesia Tbk.

Riwayat Pendidikan | Educational Background

- S2, Manajemen Sistem Informasi Universitas Bina Nusantara (2018)
- S1 Sarjana Ekonomi, Sekolah Tinggi Ilmu Ekonomi Bhakti Pembangunan - Jakarta (1996)

- Master's Degree, Information System Management, Bina Nusantara University (2018)
- Bachelor's Degree, Economics, Bhakti Development College of Economics - Jakarta (1996)

Sertifikasi | Certification

- Sertifikasi Manajemen Risiko Jenjang 7

- Risk Management Certification Level 7

Riwayat Pekerjaan | Employment History

- Direktur Keuangan, Operasional & Human Capital PT Allo Bank Indonesia, Tbk (Agustus 2023 - sekarang)
- Direktur Keuangan dan Operasional PT Allo Bank Indonesia Tbk (Agustus 2022 - Juli 2023)
- Plt. Direktur Utama PT Allo Bank Indonesia, Tbk (24 Mei 2021 - Juli 2022)
- Direktur Operasional & IT PT Allo Bank Indonesia, Tbk (Januari 2021 - 23 Mei 2021)
- (*Senior Vice President*) Kepala Divisi *Transformation Project* (Pejabat Eksekutif) PT Bank Mega Tbk (Mei 2018 - Januari 2021)
- *(Vice President) Process & System Development Head* (Pejabat Eksekutif) PT Bank Mega Tbk (Kantor Pusat) (April 2014 - Mei 2018)
- *(Vice President) Process Management Head* (Pejabat Eksekutif) PT Bank Mega Tbk (Kantor Pusat) (Mei 2013 - Maret 2014)

- Finance, Operations & Human Capital Director PT Allo Bank Indonesia, Tbk (August 2023 - present)
- Finance and Operations Director PT Allo Bank Indonesia, Tbk (August 2022 - July 2023)
- Acting President Director of PT Allo Bank Indonesia, Tbk (May 24, 2021 - July 2022)
- Operational & IT Director of PT Allo Bank Indonesia, Tbk (January 2021 - May 23, 2021)
- (Senior Vice President) Division Head, Transformation Project Head (Executive Officer) of PT Bank Mega Tbk (May 2018 - January 2021)
- (Vice President) Process & System Development Head (Executive Officer) of PT Bank Mega Tbk (Head Office) (April 2014 - May 2018)
- (Vice President) Process Management Head (Executive Officer) of PT Bank Mega Tbk (Head Office) (May 2013 - March 2014)

- *(Vice President) Process Improvement Head* PT Bank Mega Tbk (Oktober 2012 - Mei 2013)
- *(Vice President) Pinbag Credit - Trade - Treasury Process Development* PT Bank Mega Tbk (Januari 2011 - September 2012)
- *(Vice President) Head, Projects System Development* PT Bank Permata Tbk (November 2009 - Januari 2011)
- AVP *(Process Management & System Dev Head - Global Market Operations)* PT Bank Permata Tbk (Maret 2008 - Oktober 2009)
- AVP *Treasury, Trade and Service Process Management Dept. Head* PT Bank Permata Tbk (Mei 2006 - Februari 2008)

- (Vice President) Process Improvement Head of PT Bank Mega Tbk (October 2012 - May 2013)
- (Vice President) Pinbag Credit - Trade - Treasury Process Development of PT Bank Mega Tbk (January 2011 - September 2012)
- (Vice President) Head, Projects System Development of PT Bank Permata Tbk (November 2009 - January 2011)
- AVP (Process Management & System Dev Head — Global Market Operations) of PT Bank Permata Tbk (March 2008 - October 2009)
- AVP - Treasury, Trade and Service Process Management Dept Head of PT Bank Permata Tbk (May 2006 - February 2008)

Informasi Rangkap Jabatan | Information on Concurrent Positions

Beliau tidak memiliki rangkap jabatan.

He has no concurrent position.

Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.

He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.

Kepemilikan Saham | Share Ownership

Beliau tidak memiliki saham di PT Allo Bank Indonesia Tbk.

He does not own shares in PT Allo Bank Indonesia Tbk.

GANDA RAHARJA RUSLI



Direktur Risiko, Kepatuhan & Hukum
Risk, Compliance & Legal Director

Periode Jabatan: Kedua
Term of Office: Second

52 tahun
52 years old

WNI
Indonesian Citizen Indonesian Citizen

Jakarta
DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan | Legal Basis for Appointment

Diangkat pertama kali sebagai Direktur Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Luar Biasa tanggal 15 Oktober 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 10 tanggal 18 Oktober 2021 dan mendapatkan persetujuan Otoritas Jasa Keuangan (OJK) melalui Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-70/PB.1/2021 tanggal 14 Desember 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ganda Raharja Rusli selaku Direktur Kepatuhan PT Allo Bank Indonesia Tbk.

Appointed for the first time as Director of Allo Bank at the Extraordinary General Meeting of Shareholders (EGMS) was dated October 15, 2021 based on the Deed of Minutes of Annual General Meeting of Shareholders No. 10 dated October 18, 2021 and has obtained approval from the Financial Services Authority (OJK) through Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. KEP-70/PB.1/2021 dated December 14, 2021 concerning Results of the Fit and Proper Test of Mr. Ganda Raharja Rusli as the Director of Compliance of PT Allo Bank Indonesia Tbk.

Riwayat Pendidikan | Educational Background

S1, Matematika - Institut Teknologi Bandung (1997)

Bachelor's Degree, Mathematics - Bandung Institute of Technology (1997)

Sertifikasi | Certification

- Sertifikasi Manajemen Risiko Jenjang 7
- Sertifikasi Direksi P2P Lending level Dasar
- Sertifikasi APU PPT dan PPPSPM

- Risk Management Certification Level 7
- Basic Level P2P Lending Directors Certification
- Anti-Money Laundering, Countering the Financing of Terrorism, and Countering the Financing of Weapons of Mass Destruction Proliferation Certification

Riwayat Pekerjaan | Employment History

- Direktur Risiko, Kepatuhan dan Hukum PT Allo Bank Indonesia Tbk (Agustus 2023 - sekarang)
- Direktur Risiko, Kepatuhan, Human Capital dan Hukum PT Allo Bank Indonesia Tbk (Oktober 2021 - Agustus 2023)
- Direktur Manajemen Risiko, Hukum dan Kepatuhan - Akseleran Keuangan Inklusif Indonesia (Akseleran P2P *Lending*) (Januari 2020 - Agustus 2021)
- Kepala Divisi Manajemen Risiko (Pejabat *Executive*) - Bank Commonwealth Indonesia (Maret 2017 - Desember 2019)
- Kepala Divisi Manajemen Risiko segmen Konsumer (Pejabat *Executive*) - Bank ANZ Indonesia (Mei 2015 - Februari 2017)
- Direktur Kredit dan Penagihan - Bank Sahabat Sampoerna (Januari 2012 - April 2015)
- Direktur Manajemen Risiko - Sahabat Finansial Keluarga (anak usaha dari Bank Permata) (Desember 2010 - Desember 2011)
- *Credit Card Policy Manager* - National Commercial Bank, Jeddah (Desember 2007 - Desember 2010)
- Kepala bagian Kredit tanpa Agunan (*Unsecured Credit*) - GE Finance Indonesia (April 2006 - Desember 2007)
- Kepala bagian *Risk Analytics* - ABN Amro Indonesia (Agustus 2004 - April 2006)
- Kepala bagian *Risk Analytics* - Citibank Indonesia (November 1997 - Agustus 2004)

- Director of Risk, Compliance and Legal at Allo Bank (September 2023 - present)
- Director of Risk, Compliance, Human Capital and Legal at Allo Bank (October 2021 - August 2023)
- Director of Risk Management, Legal and Compliance — Akseleran Keuangan Inklusif Indonesia (P2P Lending Acceleration) (January 2020 - August 2021)
- Head of Risk Management Division (Executive Officer) - Commonwealth Bank Indonesia (March 2017 - December 2019)
- Head of Risk Management Division Consumer Segment (Executive Officer) - Bank ANZ Indonesia (May 2015 - February 2017)
- Director of Credit and Collection - Bank Sahabat Sampoerna (January 2012 - April 2015)
- Director of Risk Management - Sahabat Finansial Keluarga (a subsidiary of Bank Permata) (December 2010 - December 2011)
- Manager of Credit Card Policy - National Commercial Bank, Jeddah (December 2007 — December 2010)
- Head of Unsecured Credit - GE Finance Indonesia (April 2006 - December 2007)
- Head of Risk Analytics - ABN Amro Indonesia (August 2004 - April 2006)
- Head of Risk Analytics - Citibank Indonesia (November 1997 - August 2004)

Informasi Rangkap Jabatan | Information on Concurrent Positions

Beliau tidak memiliki rangkap jabatan.

He has no concurrent position.

Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.

He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.

Kepemilikan Saham | Share Ownership

Beliau memiliki 85.784 lembar saham PT Allo Bank Indonesia Tbk per 31 Desember 2025.

He owns 85,784 shares of PT Allo Bank Indonesia Tbk as of December 31, 2025.

SAJAL BHATNAGAR



Direktur Digital
Digital Director

Periode Jabatan: Kedua
Term of Office: Second

38 tahun
38 years old

India
Indian

Jakarta
DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan | Legal Basis for Appointment

Diangkat pertama kali sebagai Direktur Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Tahunan tahun buku 2022 tertanggal 19 Mei 2022 berdasarkan Akta Rapat Umum Pemegang Saham Tahunan No. 107 tertanggal 16 Juni 2022 dan mendapatkan persetujuan OJK melalui Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. Kep-40/ PB.1/2022 tanggal 16 Agustus 2022 tertanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Sajal Bhatnagar selaku Direktur Digital PT Allo Bank Indonesia Tbk.

Appointed for the first time as Digital Director of Allo Bank at the Annual General Meeting of Shareholders (GMS) for the 2022 fiscal year dated May 19, 2022 based on the Deed of Annual General Meeting of Shareholders No. 107 dated June 16, 2022 and obtained OJK approval through Decree of Deputy Commissioner for Banking Supervision I OJK No. Kep-40/ PB.1/2022 dated August 16, 2022 concerning Results of the Fit and Proper Test of Mr. Sajal Bhatnagar as Digital Director of PT Allo Bank Indonesia Tbk.

Riwayat Pendidikan | Educational Background

- S2, MBA - IIM Calcutta (2010)
- S1, Mechanical Engineering - IIT (ISM) Dhanbad (2008)

- Master of Business Administration - IIM Calcutta (2010)
- Bachelor's Degree, Mechanical Engineering - IIT (ISM) Dhanbad (2008)

Sertifikasi | Certification

- Sertifikasi Manajemen Risiko Jenjang 7

- Risk Management Certification Level 7

Riwayat Pekerjaan | Employment History

- Direktur Digital PT Allo Bank Indonesia Tbk (Juni 2022 - sekarang)
- *Chief Business Officer* (BOD) - Paytm Payments Bank (November 2020 - Mei 2022)
- *Vice President, Payment Merchant Product and Lifecycle (Executive Staff)* - Paytm (One97 Communications Pvt. Ltd.), Delhi NCR (Maret 2015 - November 2020)

- Director of Digital at PT Allo Bank Indonesia Tbk (June 2022 - present)
- Chief Business Officer (BOD) - Paytm Payments Bank (November 2020 - Mei 2022)
- Vice President, Payment Merchant Product and Lifecycle (Executive Staff) - Paytm (One97 Communications Pvt. Ltd.), Delhi NCR (Maret 2015 - November 2020)

Informasi Rangkap Jabatan | Information on Concurrent Positions

Beliau tidak memiliki rangkap jabatan.

He has no concurrent position.

Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.

He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.

Kepemilikan Saham | Share Ownership

Beliau tidak memiliki saham di PT Allo Bank Indonesia Tbk.

He does not own shares in PT Allo Bank Indonesia Tbk.

Profil Pejabat Eksekutif
Executive Officer Profile

YOGI BIMA SAKTI

Chief Wholesale & Treasury

50 tahun
50 years old

WNI
Indonesian Citizen

Jakarta
DKI Jakarta, Indonesia



Riwayat Pendidikan | Educational Background

Bachelor of Business, Edith Cowan University, Perth, Western Australia (2000)

Bachelor of Business, Edith Cowan University, Perth, Western Australia (2000)

Sertifikasi | Certification

Sertifikasi Manajemen Risiko Jenjang 6

- Level 6 Risk Management Certification

Riwayat Pekerjaan | Employment History

- *Chief of Wholesale and Treasury,* PT Allo Bank Indonesia Tbk (Mei 2025 — sekarang)
- *Senior Risk Credit Executive,* PT Bank Negara Indonesia (Persero) Tbk (Januari 2025 — Mei 2025)
- *Group Head,* PT Bank Negara Indonesia (Persero) Tbk (2023—2025)
- *Director Corporate Banking,* Bank of America, N.A. (BOFA), Jakarta, (April 2020 — November 2022)
- *Senior Vice President,* PT Bank DBS Indonesia (DBSI), Jakarta, (Juni 2015 — April 2020)
- *Vice President,* JP Morgan Chase Bank, N.A., Jakarta, (Feb 2013 — Juni 2015)
- *Vice President,* Deutsche Bank AG, Jakarta, (April 2010 — Feb 2013)
- *Vice President,* PT Bank Barclays Indonesia, Jakarta, (September 2009 — April 2010)
- *Assistant Vice President,* Citibank, N.A., Institutional Client Group (ICG), Jakarta, (Desember 2000 — September 2009)

- Chief of Wholesale and Treasury, PT Allo Bank Indonesia Tbk (Mei 2025 — present)
- Senior Risk Credit Executive, PT Bank Negara Indonesia (Persero) Tbk (January 2025 — May2025)
- Group Head, PT Bank Negara Indonesia (Persero) Tbk (2023—2025)
- Director Corporate Banking, Bank of America, N.A. (BOFA), Jakarta, (April 2020 — November 2022)
- Senior Vice President, PT Bank DBS Indonesia (DBSI), Jakarta, (June2015 — April 2020)
- Vice President, JP Morgan Chase Bank, N.A., Jakarta, (February 2013 — June 2015)
- Vice President, Deutsche Bank AG, Jakarta, (April 2010 — February 2013)
- Vice President, PT Bank Barclays Indonesia, Jakarta, (September 2009 — April 2010)
- Assistant Vice President, Citibank, N.A., Institutional Client Group (ICG), Jakarta, (December 2000 — September 2009)

ARIEF TENDEAS

Chief Data Analytics & Artificial Intelligence

51 tahun
51 years old

WNI
Indonesian Citizen

Bogor
Jawa Barat, Indonesia
West Java, Indonesia



Riwayat Pendidikan | Educational Background

- S2, Sistem Informasi Universitas Bina Nusantara (2002)
- S1, Teknik Informatika STMIK Bina Nusantara (1997)

- Master's Degree, Information Systems, Bina Nusantara University (2002)
- Bachelor's Degree, Information Technology, STMIK Bina Nusantara (1997)

Sertifikasi | Certification

- Sertifikasi Manajemen Risiko Jenjang 7
- Uji Kompetensi Treasury Level Advance
- Merchant Acquiring Risk Management Training (Level 1)

- Level 7 Risk Management Certification
- Advanced Treasury Competency Test
- Merchant Acquiring Risk Management Training (Level 1)

Riwayat Pekerjaan | Employment History

- *Chief Data Analytics & Artificial Intelligence* PT Allo Bank Indonesia Tbk (Kantor Pusat) (Februari 2025 -sekarang)
- Direktur Bisnis PT Allo Bank Indonesia Tbk (Kantor Pusat) (Februari 2021 - 2025)
- Kadiv *Digital Business* (Pejabat Eksekutif) PT Bank Mega, Tbk Kantor Pusat (April 2018 - Januari 2021)
- Komisaris PT Debeka Putra Mandiri (perusahaan Keluarga) (November 2017 - Januari 2021)
- Kadiv CCPL *Operation* (Pejabat Eksekutif) PT Bank Mega, Tbk Kantor Pusat (Oktober 2014 - Maret 2018)
- *Business Project Manager* di Maybank Kuala Lumpur PT Bank Internasional Indonesia Kantor Pusat (Desember 2013 - September 2014)
- Kadiv *System Support Credit Card* PT Bank Internasional Indonesia Kantor Pusat (Juni 2011 - November 2013)
- Kadiv *Card Operation & Support* (Pejabat Eksekutif) PT Bank Mega, Tbk Kantor Pusat (Juni 2004 - Mei 2011)
- *System and Operation Manager* PT Trias Abadi Cemerlang (Desember 2000 - Mei 2004)
- Kepala Bagian *System Support* Kartu Kredit PT Bank Central Asia Kantor Pusat (Juli 1996 - November 2000)
- *Programmer* PT Infarco Pondok Wisata (Desember 1994 - Februari 1996)

- Chief Data Analytics & Artificial Intelligence Officer, PT Allo Bank Indonesia Tbk (Head Office) (February 2025 - present)
- Business Director, PT Allo Bank Indonesia Tbk (Head Office) (February 2021 - 2025)
- Head of Digital Business Division (Executive Officer), PT Bank Mega Tbk Head Office (April 2018 - January 2021)
- Commissioner of PT Debeka Putra Mandiri (Family Company) (November 2017 - January 2021)
- Head of CCPL Operation Division (Executive Officer), PT Bank Mega Tbk Head Office (October 2014 - March 2018)
- Business Project Manager at Maybank Kuala Lumpur, PT Bank Internasional Indonesia Head Office (December 2013 - September 2014)
- Head of Credit Card System Support Division, PT Bank Internasional Indonesia Head Office (June 2011 - November (2013)
- Head of Card Operation & Support (Executive Officer) PT Bank Mega, Tbk Head Office (June 2004 - May 2011)
- System and Operations Manager PT Trias Abadi Cemerlang (December 2000 - May 2004)
- Head of Credit Card System Support PT Bank Central Asia Head Office (July 1996 - November 2000)
- Programmer *PT Infarco Pondok Wisata* (December 1994 - February 1996)

RAYMOND (CHEN CAO)

Chief Digital Lending

42 tahun
42 years old

Tiongkok
Tiongkok Citizen

Jakarta
DKI Jakarta, Indonesia



Riwayat Pendidikan | Educational Background

- S2 Mechatronics Engineering, Shanghai University (2005)
- S1 Mechanical Engineering and Automation, Shanghai University (2001)
- Master's Degree, Mechatronics Engineering, Shanghai University (2005)
- Bachelor's Degree, Mechanical Engineering and Automation, Shanghai University (2001)

Sertifikasi | Certification

- Sertifikasi Manajemen Risiko Jenjang 5
- Level 5 Risk Management Certification

Riwayat Pekerjaan | Employment History

- *Chief Digital Lending*, PT Allo Bank Indonesia Tbk (Oktober 2025 — sekarang)
- *Deputy General Manager of International Development Department*, Shenzhen Qianhai WeBank Co., Ltd (Nov 2017 - Sept 2025)
- *Manager of Business Analysis*, Ping An Puhui Investment Consulting Co., Ltd (Apr 2016 - Nov 2017)
- *Senior Sales Manager*, Taiping E-commerce Co., Ltd (Sep 2014 - Apr 2016)
- *Head of Business Management Office*, Ping An New Channel Remote Loan Business Unit (Jul 2011 - Sep 2014)
- *Operations Planning Specialist*, Pan Asia Technical Automotive Center Co., Ltd (Jun 2008 - Jul 2011)
- Chief Digital Lending, PT Allo Bank Indonesia Tbk (October 2025 — present)
- Deputy General Manager of International Development Department, Shenzhen Qianhai WeBank Co., Ltd (Nov 2017 - Sept 2025)
- Manager of Business Analysis, Ping An Puhui Investment Consulting Co., Ltd (Apr 2016 - Nov 2017)
- Senior Sales Manager, Taiping E-commerce Co., Ltd (Sep 2014 - Apr 2016)
- Head of Business Management Office, Ping An New Channel Remote Loan Business Unit (Jul 2011 - Sep 2014)
- Operations Planning Specialist, Pan Asia Technical Automotive Center Co., Ltd (Jun 2008 - Jul 2011)

NEVIN (XIE PENG)

Chief Digital Technology

45 tahun
45 years old

Tiongkok
Tiongkok Citizen

Jakarta
DKI Jakarta, Indonesia



Riwayat Pendidikan | Educational Background

- S2 Project Management, Xi'An Jiao Tong University (2016)
- S1 Electronic Engineering, South China University of Technology, Electronic & Information College, China (2002)

- Master of Project Management, Xi'An Jiao Tong University (2016)
- Bachelor's Degree in Electronic Engineering, South China University of Technology, Electronic & Information College, China (2002)

Sertifikasi | Certification

- Sertifikasi Manajemen Risiko Jenjang 5

- Level 5 Risk Management Certification

Riwayat Pekerjaan | Employment History

- *Chief Digital Technology,* PT Allo Bank Indonesia Tbk (Mar 2025 — sekarang)
- *Chief Architect,* Yusys Technologies PTE. LTD (Apr 2020 — Aug 2024)
- *Head of* R&D, WeBank, Shenzhen (Aug 2018 — Apr 2020)
- *Associated Director,* UBS AG, Hong Kong (Feb 2010 — Aug 2018)
- *Solution Consultant,* Nomura, Hong Kong (Aug 2008 — Feb 2010)
- *Solution Consultant,* Owlet Co. Ltd., Guangzhou (Dec 2005 — Aug 2008)
- *Software Developer,* Appeon Co., Ltd., Shenzhen (Oct 2004 — Desember 2025)
- *Software Developer,* Ping An Insurance Group (Feb 2002 — Oct 2004)

- Chief Digital Technology, PT Allo Bank Indonesia Tbk (Mar 2025 — present)
- Chief Architect, Yusys Technologies PTE. LTD (Apr 2020 — Aug 2024)
- Head of R&D, WeBank, Shenzhen (Aug 2018 — Apr 2020)
- Associated Director, UBS AG, Hong Kong (Feb 2010 — Aug 2018)
- Solution Consultant, Nomura, Hong Kong (Aug 2008 — Feb 2010)
- Solution Consultant, Owlet Co. Ltd., Guangzhou (Dec 2005 — Aug 2008)
- Software Developer, Appeon Co., Ltd., Shenzhen (Oct 2004 — December 2025)
- Software Developer, Ping An Insurance Group (Feb 2002 — Oct 2004)

ANDRI SYAHMOEDI

Value Chain Division Head

WNI, 44 tahun
Indonesian citizen, 44 years old

Beliau menjabat sebagai *Value Chain Division Head*. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Chief Product & Operation Officer*, PT Investree Radhika Jaya (2020 - 2023). *Head of Strategy*, PT Sinar Mas Agro Resources & Technology (SMART) Tbk (2019-2020). SME *Business Development Head*, PT Bank Mandiri (Persero) Tbk (2005 - 2019).

Beliau meraih gelar S-1 Teknik Industri, Institut Teknologi Bandung (2005).

He has served as Value Chain Division Head. Prior to joining Allo Bank, he worked as Chief Product & Operation Officer at PT Investree Radhika Jaya (2020 - 2023), Head of Strategy at PT Sinar Mas Agro Resources & Technology (SMART) Tbk (2019 - 2020), and SME Business Development Head at PT Bank Mandiri (Persero) Tbk (2005 - 2019).

He earned a Bachelor's degree in Industrial Engineering from the Bandung Institute of Technology in 2005.

ARIEF NOORMAN

Cyber Risk Division Head

WNI, 49 tahun
Indonesian citizen, 49 years old

Beliau menjabat sebagai *Cyber Risk Division Head* sejak tahun 2023. Sebelum bergabung dengan Allo Bank, beliau memiliki pengalaman panjang dalam berbagai institusi perbankan dan teknologi seperti Smartfren, HSBC, Citibank, dan SCB dengan spesialisasi IT *Security, Governance, Risk* dan *Compliance*.

Beliau meraih gelar S-1 Teknik Komputer dari Institut Teknologi Sepuluh November Surabaya pada tahun 2001.

He has served as Cyber Risk Division Head since 2023. Before joining Allo Bank, he gained extensive experience in banking and technology institutions, including Smartfren, HSBC, Citibank, and SCB, with specializations in IT Security, Governance, Risk, and Compliance.

He earned his Bachelor's degree in Computer Engineering from Sepuluh November Institute of Technology, Surabaya, in 2001.

ARYANTO HALAWA

Finance & Accounting Division Head

WNI, 49 tahun
Indonesian citizen, 49 years old

Beliau menjabat sebagai *Finance & Accounting Division Head* sejak tahun 2022. Sebelum bergabung dengan Allo Bank, beliau menjabat sebagai *Finance, Planning & Control Division Head*, Bank Harda International (2000 - 2022).

Beliau meraih gelar S-1 Akuntansi, Universitas terbuka pada tahun 2022.

He has served as Finance & Accounting Division Head since 2022. Prior to joining Allo Bank, he worked as Finance, Planning & Control Division Head at Bank Harda International (2000 - 2022).

He earned a Bachelor's degree in Accounting from Open University in 2022.

BAGUS RAZY SYABANDITA HAKIM

Treasury Division Head

WNI, 29 tahun
Indonesian citizen, 29 years old

Beliau menjabat sebagai *Treasury Division Head* sejak tahun 2022. Sebelumnya beliau tercatat pernah menjabat sebagai *Retail Sales Specialist*, Bank Mega (2019 - 2020), dan *Treasury Dealer*, Bank Mega (2019 - 2022),

Beliau meraih gelar S-1 Manajemen, Universitas Brawijaya pada tahun 2017.

He has served as Treasury Division Head since 2022. Previously, he worked as Retail Sales Specialist at Bank Mega (2019 - 2020) and Treasury Dealer at Bank Mega (2020 - 2022).

He earned a Bachelor's degree in Management from Brawijaya University in 2017.

BOMA HARAHAP

Digital Product Division Head

WNI, 38 tahun
Indonesian citizen, 38 years old

Beliau menjabat sebagai *Digital Product Division Head* sejak tahun 2022, sebelumnya pernah menjabat posisi strategis meliputi *Deputy General Manager*, Hutchison Tri Indonesia (2020 - 2022). dan *Product Marketing Lead*, GOJEK (2017 - 2019).

Beliau merupakan lulusan dari Delft University of Technology dengan gelar S-2 Master of Science pada tahun 2014.

He has served as Digital Product Division Head since 2022. He previously held strategic positions, including Deputy General Manager at Hutchison Tri Indonesia (2019 - 2022) and Product Marketing Lead at GOJEK (2017 - 2019).

He graduated from Delft University of Technology with a Master of Science degree in 2014.

WILLYARDO HALIM PARTAHI NAPITUPULU

Act. Internal Audit Division Head

WNI, 37 tahun
Indonesian citizen, 37 years old

Beliau menjabat sebagai Pelaksana Tugas (Plt.) Kepala Divisi SKAI sejak tahun 2025. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Internal Audit Senior Manager* di PT Bank Mizuho Indonesia (2023-2024), *Internal Audit Senior Manager* di PT Bank OCBC NISP Tbk (2017-2023), dan sebelumnya bekerja sebagai *Credit Analyst, Planning Investment Promotion Staffs, Relationship Manager,* serta memulai karir sebagai *Management Trainee* di Bank of Tokyo - Mitsubishi UFJ (Saat ini MUFG Bank) (2010 - 2017).

Beliau meraih gelar S-1 dari Universitas Sumatera Utara (USU) pada tahun 2010.

He has served as Act. Internal Audit Head since 2025. Before joining Allo Bank, his working experience included roles as Internal Audit Senior Manager at PT Bank Mizuho Indonesia (2023 - 2024), Internal Audit Senior Manager PT Bank OCBC NISP Tbk (2017 - 2023), Credit Analyst Staffs, Planning Investment Promotion Staffs, Relationship Manager, and started his career as Management Trainee at Bank of Tokyo - Mitsubishi UFJ (currently named MUFG Bank) (2010 - 2017).

He earned his Bachelor's degree from North Sumatera University (USU) in 2010.

DANIEL LEONARDO NIKO

Application Management Division Head

WNI, 39 tahun
Indonesian citizen, 39 years old

Beliau menjabat sebagai *Application Management Division Head* sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Information Technology Head*, PT Bank KEB Hana Indonesia (2014 - 2022), *Java Framework Engineer*, Ewideplus Korea (2012 - 2014), dan *Java Engineer*, Telkom Sigma (2008 - 2010).

Beliau meraih gelar S-2 *Master of Engineering*, Pukyong National University (2012).

He has served as Application Management Division Head since 2023. Before joining Allo Bank, his roles included Information Technology Head at PT Bank KEB Hana Indonesia (2014 - 2022), Java Framework Engineer at Ewideplus Korea (2012 - 2014), and Java Engineer at Telkom Sigma (2008 - 2010).

He earned his Master of Engineering degree from Pukyong National University in 2012.

DESTYA D. PRADITYO

Digital Strategy & Business Division Head

WNI, 40 tahun
Indonesian citizen, 40 years old

Beliau menjabat sebagai *Digital Strategy & Business Division Head* sejak tahun Jan 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Managing Director*, BTPN Syariah Ventura (Oktober 2021 - Desember 2022), *Business Process Management & Partnership Head*, BTPN Syariah (September 2021 - Desember 2022), *Digital Product Innovation Head*, OCBC Indonesia (Maret 2019 - Agustus 2021) dan *Director*, OCBC NISP Ventura (Juli 2019 - November 2020)

Beliau meraih gelar S-2 Financial Management, Institut Pertanian Bogor (2013).

He has served as Digital Strategy & Business Division Head since January 2023. Prior to joining Allo Bank, he held roles as Managing Director at BTPN Syariah Ventura (October 2021— December 2022), Business Process Management & Partnership Head at BTPN Syariah (September 2021— December 2022), Digital Product Innovation Head at OCBC Indonesia (March 2019— August 2021), and Director at OCBC NISP Ventura (July 2019— November 2020).

He earned his Master's degree in Financial Management from IPB University in 2013.

FAZLAN ASQOLANI

Customer Care Division Head

WNI, 53 tahun
Indonesian citizen, 53 years old

Beliau menjabat sebagai *Customer Care Division Head* sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Transaction Monitoring & Authorization Head*, Bank Mega (2004 - 2022), dan *Payment Manager*, Bank Permata (1997 - 2004).

Beliau memiliki latar belakang pendidikan S-2 Administrasi Bisnis, Universitas Gadjah Mada (2013).

He has served as Customer Care Division Head since 2022. Before joining Allo Bank, his work experience included roles as Transaction Monitoring & Authorization Head at Bank Mega (2004—2022) and Payment Manager at Bank Permata (1997—2004).

He earned a Master's degree in Business Administration from Gadjah Mada University in 2013.

ISWIBOWO

● IT Infrastructure, Operations & Security Division Head

WNI, 54 tahun
Indonesian citizen, 54 years old

Beliau menjabat sebagai *IT Infrastructure, Operations & Security Division Head* sejak tahun 2021. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai IT *Support Operation Specialist*, PT Bank Mega Tbk (2020-2021), dan IT *System Engineer & Data Center Operation Head*, PT Wirecard Technologies Indonesia (2018 - 2019), serta pada IT Bank Permata (1994 - 2018).

Beliau memiliki latar belakang pendidikan S-1 Sistem Informasi, Universitas Budi Luhur (1998) dan D-4 Sistem Informasi, UPN Veteran (1992).

He has served as IT Infrastructure, Operations & Security Division Head since 2021. Before joining Allo Bank, he worked as IT Support Operation Specialist at PT Bank Mega Tbk (2020—2021), IT System Engineer & Data Center Operation Head at PT Wirecard Technologies Indonesia (2018—2019), and in IT at Bank Permata (1994—2018).

He holds a Bachelor's degree in Information Systems from Budi Luhur University (1998) and a Diploma IV in Information Systems from UPN Veteran (1992).

JOKO YUNIARTO CONDRO

● Credit Risk Division Head

WNI, 48 tahun
Indonesian citizen, 48 years old

Beliau menjabat sebagai *Credit Risk Division Head* sejak tahun 2022. Mengawali karir di Departemen Risk Management Citibank (2003) sebagai *Credit Risk Officer*, beliau melanjutkan karir di beberapa Institusi Keuangan antara lain sebagai *Credit Risk Policy Manager* di Standard Chartered Bank (2009), *Head of Product Development*- Personal Loan, Bank CIMB Niaga (2015), *Senior Consultant* untuk Surya Menara Group (2015 - 2018), dan *Lead Business Development Program*, PT SAA (2018 - 2022).

Beliau memiliki latar belakang pendidikan S-1 Aeronatics Engineering ITB (2001) & S-2 Magister Business Administration Technology, ITB (2003).

He has served as Credit Risk Division Head since 2022. Starting his career in the Risk Management Department of Citibank (2003) as a Credit Risk Officer, he continued in several financial institutions, including as Credit Risk Policy Manager at Standard Chartered Bank (2009), Head of Product Development—Personal Loan at Bank CIMB Niaga (2015), Senior Consultant at Surya Menara Group (2015—2018), and Lead Business Development Program at PT SAA (2018—2022).

He holds a Bachelor's degree in Aeronautics Engineering (2001) from Bandung Institute of Technology and a Master's degree in Business Administration Technology (2003) from the Bandung Institute of Technology.

MARTINA LOLOATE J. UJUNG

Credit Operations Division Head

WNI, 44 tahun
Indonesian citizen, 44 years old

Beliau menjabat sebagai *Credit Operations Division Head* sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Credit Division Head*, PT Bank Harda Internasional, Tbk (2016 - 2022), *Credit Approval Manager, Operational Risk Management*, PT Bank Danamon Indonesia Tbk (2005 - 2016), dan *Operation Officer*, Bank Rakyat Indonesia (2004).

Beliau memiliki latar belakang pendidikan S-1 Sosial Ekonomi Pertanian, Universitas Methodist Indonesia (2003).

She has served as Credit Operations Division Head since 2022. Prior to joining Allo Bank, she worked as Credit Division Head at PT Bank Harda Internasional Tbk (2016—2022), Credit Approval Manager at Operational Risk Management, PT Bank Danamon Indonesia Tbk (2005—2016), and Operation Officer at Bank Rakyat Indonesia (2004).

She earned a Bachelor's degree in Agricultural Socioeconomics from Methodist University of Indonesia in 2003.

MUHAMMAD FIKRI

Credit Review & Restructure Division Head

WNI, 41 tahun
Indonesian citizen, 41 years old

Beliau menjabat sebagai *CCredit Review & Restructure Division Head* sejak tahun 2024. Sebelumnya beliau tercatat pernah menjabat sebagai VP *Credit Analyst*, Commonwealth Bank (2017 - 2021), *Senior Credit Reviewer*, Maybank Group (2016 -2017), *Head of Investment*, Indonesia SIPF (2014 - 2016), *Corporate Credit Analyst*, PT Bank Negara Indonesia Tbk (2009 - 2014), *Investment Lecturer*, Universitas Unika Atma Jaya Jakarta (2009-2016).

Beliau Meraih gelar S1 dan S2 Administrasi Bisnis, dari Universitas Gadjah Mada pada tahun 2008.

He has served as Credit Review & Restructure Division Head since 2024. Previously, he worked as VP Credit Analyst at Commonwealth Bank (2017—2021), Senior Credit Reviewer at Maybank Group (2016—2017), Head of Investment at Indonesia SIPF (2014—2016), Corporate Credit Analyst at PT Bank Negara Indonesia Tbk (2009—2014), and as an Investment Lecturer at Unika Atma Jaya University Jakarta (2009—2016).

He earned both his Bachelor's and Master's degrees in Business Administration from Gadjah Mada University in 2008.

MUHAMAD HUSNI HUDAYA

Branch Manager

WNI, 42 tahun
Indonesian citizen, 42 years old

Beliau menjabat sebagai *Branch Manager* sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Branch Manager, Sub-Branch Manager,* Kordinator *Marketing* dan *Marketing* Bank Mega (2008-2023), dan *Personal Marketing Officer*, Bank HSBC Syariah (2007-2008).

Beliau memiliki latar belakang pendidikan S-1 Teknik Kimia, Universitas Islam Indonesia Yogyakarta.

He has served as Branch Manager since 2023. Before joining Allo Bank, his work experience included roles as Branch Manager, Sub-Branch Manager, Marketing Coordinator, and Marketing Officer at Bank Mega (2008—2023), and Personal Marketing Officer at Bank HSBC Syariah (2007—2008).

He holds a Bachelor's degree in Chemical Engineering from Universitas Islam Indonesia Yogyakarta.

NANDY CHARY

Branch Manager

WNI, 52 tahun
Indonesian citizen, 52 years old

Beliau menjabat sebagai *Branch Manager* sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai WFB *Team Leader*, Bank BTPN (2010 - 2022), dan *Relationship Manager Commercial*, Bank UOB (2009 -2010).

Beliau memiliki latar belakang pendidikan S-1 Manajemen, Universitas Pancasila (1998).

He has served as Branch Manager since 2022. Before joining Allo Bank, his work experience included roles as WFB Team Leader at Bank BTPN (2010—2022) and Relationship Manager Commercial at Bank UOB (2009—2010).

He earned a Bachelor's degree in Management from Pancasila University in 1998.

NETTY DELIMA SIMANJUNTAK

Human Capital Strategy & Services Head

WNI, 49 tahun
Indonesian citizen, 49 years old

Beliau menjabat sebagai *Head of Human Capital & Strategy Services* sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau terkait dunia HR adalah sebagai *Experd Consultant* (2001 - 2006) dan Hutchison CP Telecommunication (2006 - 2008), Adira Dinamika Multi Finance (2008 - 2012) dan Dinamika Talenta Consultant (2012 - 2014) sebelum bergabung ke dalam industri perbankan di Bank CTBC Indonesia (2014 - 2017) dan Bank Mega (2017 - 2023).

Beliau memiliki latar belakang pendidikan terakhir S-2 Psikologi (Profesi) dari Universitas Indonesia (2001).

She has served as Head of Human Capital Strategy & Services since 2023. Before joining Allo Bank, she worked in various HR-related roles, including at Experd Consultant (2001—2006), Hutchison CP Telecommunication (2006—2008), Adira Dinamika Multi Finance (2008—2012), and Dinamika Talenta Consultant (2012—2014). She later transitioned to the banking sector with roles at Bank CTBC Indonesia (2014—2017) and Bank Mega (2017—2023).

She earned a Master's degree in Psychology (Profession) from the University of Indonesia in 2001.

PANJI PERMANA

Network Operations Head

WNI, 45 tahun
Indonesian citizen, 45 years old

Beliau menjabat sebagai *Network Operations Head* sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *E-Channel Reconciliation & Settlement Head*, Bank Mega (2016 - 2022), dan *Product Development* (AJK) - Insurance Business (bancassurance), Bank CIMB Niaga (2014 - 2016).

Beliau memiliki latar belakang pendidikan D-3 Manajemen Informatika, Universitas Gunadarma (2001).

He has served as Network Operations Head since 2022. Before joining Allo Bank, his work experience included roles as E-Channel Reconciliation & Settlement Head at Bank Mega (2016—2022) and Product Development (AJK)—Insurance Business (bancassurance) at Bank CIMB Niaga (2014—2016).

He holds a Diploma III in Informatics Management from Gunadarma University (2001).

RAJA PARDEDE

Wholesale Credit Division Head

WNI, 64 tahun
Indonesian citizen, 64 years old

Beliau menjabat sebagai *Wholesale Credit Division Head* sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *National Credit Review*, *Restructure* & CO *Head*, Bank Mega (1999 - 2022), *Group Head* BPS (Bank Papan Sejahtera) (1996 - 1999), *Team Leader* BII (Bank International Indonesia) (1990 - 1996), dan Satuan Pengawasan Intern (SPI) BPPT (Badan Pengkajian dan Penarapan Teknologi) (1987 - 1989).

Beliau memiliki latar belakang pendidikan S-2 Administrasi Bisnis, Asian Institute of Management (2009).

He has served as Wholesale Credit Division Head since 2022. Before joining Allo Bank, his work experience included roles as National Credit Review, Restructure & CO Head at Bank Mega (1999—2022), Group Head at BPS (Bank Papan Sejahtera) (1996—1999), Team Leader at BII (Bank International Indonesia) (1990—1996), and Internal Audit Unit (SPI) at BPPT (Agency for the Assessment and Application of Technology) (1987—1989).

He holds a Master's degree in Business Administration from the Asian Institute of Management (2009).

RIA SARI SIDABUTAR

Legal Head

WNI, 55 tahun
Indonesian citizen, 55 years old

Beliau menjabat sebagai *Legal Head* sejak tahun 2024, sebelumnya beliau tercatat pernah menjabat sebagai *Legal Head* Bank Ina Perdana 2018 - 2022), *Legal Head* Bank Victoria (2014 - 2016), *Legal Head* Tugu Reasuransi (2013 - 2014), dan *Regional Legal Manager* Bank Mega (2007 - 2013).

Beliau meraih gelar S1 Hukum di Universitas Trisakti (1995) dan S2 Magister Notariat Universitas Jayabaya (2018).

She has served as Legal Head since 2024. Previously, she worked as Legal Head at Bank Ina Perdana (2018—2022), Legal Head at Bank Victoria (2014—2016), Legal Head at Tugu Reasuransi (2013—2014), and Regional Legal Manager at Bank Mega (2007— 2013).

She earned a Bachelor's degree in Law from Trisakti University (1995) and a Maste's degree in Notary Studies from Jayabaya University (2018).

RICKY ANSEN

Digital Retail Lending Group Head

WNI, 37 tahun
Indonesian citizen, 37 years old

Beliau menjabat sebagai *Digital Retail Lending Group Head* sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Digital Banking Consumer Lending Lead*, BTPN (2018 - 2021), *Incentive Management Head*, Bank CIMB Niaga (2017 - 2018), dan berbagai posisi di *Credit Card Business*, Bank Mega (2011 - 2017).

Beliau adalah lulusan S-1 Bachelor of Arts, Inti International University (2009).

He has served as Digital Retail Lending Group Head since 2022. Prior to joining Allo Bank, he worked as Digital Banking Consumer Lending Lead at BTPN (2018—2021), Incentive Management Head at Bank CIMB Niaga (2017—2018), and in various positions in the Credit Card Business at Bank Mega (2011—2017).

He earned a Bachelor of Arts degree from Inti International University in 2009.

RULLY FERANATA

IT Strategy & Governance Division Head

WNI, 44 tahun
Indonesian citizen, 44 years old

Beliau menjabat sebagai IT Strategy & Governance Division Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Department Head IT Strategy & Enterprise Architecture PT Bank Danamon Indonesia Tbk (2021 - 2022), dan Senior Lead Enterprise Architecture PT Bank Mandiri Tbk (2013 - 2021).

Latar belakang pendidikan terakhir beliau adalah S-2 Magister Manajemen Fakultas Ekonomi dan Bisnis dari Universitas Indonesia (2018).

He has served as IT Strategy & Governance Division Head since 2022. Prior to joining Allo Bank, he worked as Department Head of IT Strategy & Enterprise Architecture at PT Bank Danamon Indonesia Tbk (2021—2022) and Senior Lead Enterprise Architecture at PT Bank Mandiri Tbk (2013—2021).

He earned a Master's degree in Management from the Faculty of Economics and Business, University of Indonesia, in 2018.

RUMIRIS FOURYENTINA SINAGA

Business Planning, Facility & Vendor Management Division Head

WNI, 53 tahun
Indonesian citizen, 53 years old

Beliau menjabat sebagai *Business Planning, Facility & Vendor Management Division Head* sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Operational Planning & Performance Management*, PT Bank Maybank Indonesia Tbk. (2019 - 2023), dan *Change Management Office Head*, PT Bank QNB Indonesia Tbk. (2016 - 2019).

Latar belakang pendidikan terakhir beliau adalah S-1 Akunting, Universitas Gunadarma (1996).

She has served as Business Planning, Facility & Vendor Management Division Head since 2023. Before joining Allo Bank, she worked as Operational Planning & Performance Management at PT Bank Maybank Indonesia Tbk (2019—2023) and as Change Management Office Head at PT Bank QNB Indonesia Tbk (2016—2019).

She earned a Bachelor's degree in Accounting from Gunadarma University in 1996.

SANDRA PRAMITA SARI

Policy, Procedure & Process Management Division Head

WNI, 36 tahun
Indonesian citizen, 36 years old

Beliau menjabat sebagai *Policy, Procedure & Process Management Division Head* sejak tahun 2022. Pengalaman bekerja sebelumnya di Bank Mega sejak tahun 2011 - 2022 dengan berbagai macam jabatan. Posisi terakhir adalah *Process Improvement Head*.

Latar belakang pendidikan terakhir beliau adalah S-1 Manajemen, Universitas Trisakti (2011).

She has served as Policy, Procedure & Process Management Division Head since 2022. Her prior work experience includes various positions at Bank Mega from 2011 to 2022, with her last role being Process Improvement Head.

She holds a Bachelor's degree in Management from Trisakti University (2011).

SONYA ROSMALA

Collection & Recovery Division Head

WNI, 44 tahun
Indonesian citizen, 44 years old

Beliau menjabat sebagai *Collection & Recovery Division Head* sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Dunner Back End Head*, Bank Mega (2004 - 2022).

Latar belakang pendidikan terakhir beliau adalah S-1 Manajemen Perusahaan, Universitas Nasional (2003).

She has served as Collection & Recovery Division Head since 2022. Before joining Allo Bank, her work experience included serving as Dunner Back End Head at Bank Mega (2004— 2022).

She holds a Bachelor's degree in Corporate Management from National University (2003).

VIRNA MEDINA

Enterprise Operational & Market Risk Division Head

WNI, 50 tahun
Indonesian citizen, 50 years old

Beliau menjabat sebagai *Enterprise Operational & Market Risk Division Head* sejak tahun 2021. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Head of Risk & Fraud Management*, PT. Payfazz Teknologi Nusantara (2020 -2021), dan *Operational Risk Management Head*, Bank UOB (2015 - 2020).

Latar belakang pendidikan terakhir beliau adalah lulusan S-2 Studi Pembangunan, Institut Teknologi Bandung (2001).

She has served as Enterprise Operational & Market Risk Division Head since 2021. Before joining Allo Bank, she worked as Head of Risk & Fraud Management at PT Payfazz Teknologi Nusantara (2020—2021) and Operational Risk Management Head at Bank UOB (2015—2020).

She earned a Master's degree in Development Studies from the Bandung Institute of Technology (2001).

Sumber Daya Manusia

Human Resources



Bank senantiasa menempatkan Sumber Daya Manusia (SDM) sebagai elemen penting sekaligus mitra strategis dalam menjalankan kegiatan usaha. Pengelolaan dan pengembangan kompetensi SDM yang dilakukan oleh Bank juga ditujukan untuk merespon tantangan bisnis, serta memastikan terpenuhinya posisi strategis di organisasi yang sesuai dengan kompetensi yang dibutuhkan. Melalui langkah ini, Perseroan percaya bahwa SDM yang kompeten dapat mendorong Bank dalam mempertahankan posisi di tengah tuntutan industri perbankan yang terus berkembang serta meraih visi, misi, dan tujuan strategis perusahaan.

The Bank always places Human Resources (HR) as an important element and strategic partner in carrying out business activities. The Bank's HR competency management and development are also aimed at responding to business challenges and ensuring that strategic positions within the organization are filled according to required competencies. Through this initiative, the Company believes that competent HR can support the Bank in maintaining its position amidst the ever-growing demands of the banking industry and achieving its vision, mission, and strategic objectives.

Demografi Karyawan
Employee Demographics

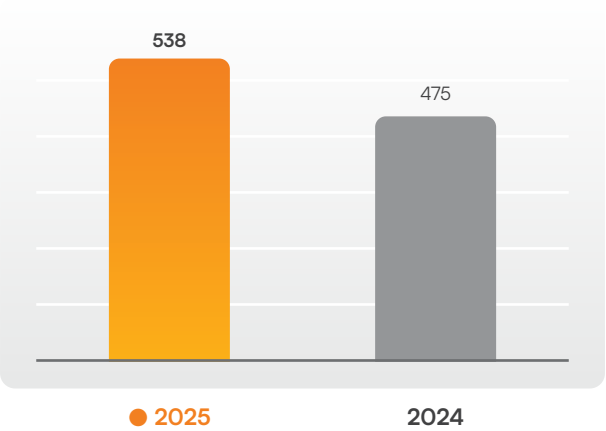
Per 31 Desember 2025, jumlah karyawan Bank adalah sebanyak 538 orang dengan komposisi sebanyak 78% karyawan permanen. Jumlah ini mengalami peningkatan sebesar 12% dibanding tahun 2024 secara bankwide. Peningkatan ini ditujukan untuk mengoptimalkan kinerja bisnis Bank.

As of December 31, 2025, the Bank's total number of employees was 538 persons, with a composition of 78% permanent employees. This number has has increased by 12% compared to 2024 bankwide. This increase is intended to optimize the Bank's performance.

Untuk memastikan perkembangan bisnis yang berkesinambungan, Bank senantiasa mengelola SDM secara menyeluruh, mulai dari proses penerimaan, penilaian kinerja, remunerasi, dan pengembangan karier bagi seluruh karyawan tanpa membedakan suku, agama, ras, golongan, jenis kelamin, dan kondisi fisik yang bersangkutan. Adapun demografi karyawan dalam beberapa tahun terakhir dapat dilihat sebagai berikut:

To ensure sustainable business development, the Bank consistently manages its human resources comprehensively, starting from the recruitment process, performance assessment, remuneration, and career development for all employees without distinction of ethnicity, religion, race, social class, gender, or physical condition. The employee demographics in recent years can be seen below:

Pergerakan Jumlah Karyawan Tahun 2024-2025
Changes in the Number of Employees 2024-2025



Demografi Karyawan Berdasarkan Level Organisasi
Employee Demographics by Organizational Level

Level Organisasi Organizational Level	2025		2024	
	Jumlah Number of People	Komposisi Composition	Jumlah Number of People	Komposisi Composition
				Orang | Individuals
Komisaris Commissioners	3	0,56%	3	0,63%
Anggota Komite Dewan Komisaris Board of Commissioners Committee members	2	0,37%	2	0,42%
Direktur Directors	3	0,56%	5	1,05%
Pejabat Eksekutif Executive Officers	30	5,58%	32	6,74%
Kepala Bagian Unit Leaders	19	3,53%	58	12,21%
Supervisor	26	4,83%	141	29,68%
Staf/*Officer* Staff/Officers	455	84,57%	234	49,26%
Jumlah **Total**	**538**	**100,00%**	**475**	**100,00%**

Demografi Karyawan Berdasarkan Tingkat Pendidikan
Employee Demographics Based on Educational Level

Tingkat Pendidikan Education level	2025		2024	
	Jumlah Number of People	Komposisi Composition	Jumlah Number of People	Komposisi Composition
				Orang | Individuals
Pascasarjana Post Graduate	49	9,11%	48	10,11%
Sarjana Bachelor's Degree	435	80,86%	375	78,95%
Diploma Associate's Degree	39	7,25%	35	7,37%
Non-Diploma Non-Associate's Degree	15	2,79%	17	3,58%
Jumlah Total	**538**	**100,00%**	**475**	**100,00%**

Demografi Karyawan Berdasarkan Status Kepegawaian
Employee Demographics Based on Employment Status

Status Kepegawaian Employee Status	2025		2024	
	Jumlah Number of People	Komposisi Composition	Jumlah Number of People	Komposisi Composition
				Orang | Individuals
Karyawan Tetap Permanent Employees	420	78,07%	371	78,11%
Karyawan Kontrak Contract Employees	118	21,93%	104	21,89%
Jumlah Karyawan (Tidak Termasuk *Outsource*) Total Number of Employees (Outsourced Employees Excluded)	**538**	**100,00%**	**475**	**100,00%**

Demografi Karyawan Berdasarkan Rentang Usia
Employee Demographics Based on Age

Rentang Usia Age	2025		2024	
	Jumlah Number of People	Komposisi Composition	Jumlah Number of People	Komposisi Composition
				Orang | Individuals
< 25 tahun < 25 years old	94	17,47%	98	20,63%
26 s/d 30 tahun 26 to 30 years old	166	30,86%	141	29,68%
31 s/d 40 tahun 31 to 40 years old	193	35,87%	158	33,26%
41 s/d 50 tahun 41 to 50 years old	68	12,64%	58	12,21%
> 50 tahun > 50 years old	17	3,16%	20	4,21%
Jumlah Total	**538**	**100,00%**	**475**	**100,00%**

Demografi Karyawan Berdasarkan Jenis Kelamin
Employee Demographics Based on Gender

Jenis Kelamin Gender	2025		2024	
	Jumlah Number of People	Komposisi Composition	Jumlah Number of People	Komposisi Composition
				Orang | Individuals
Laki-laki Male	349	64,87%	302	63,58%
Perempuan Female	189	35,13%	173	36,42%
Jumlah Total	**538**	**100,00%**	**475**	**100,00%**

Pengelolaan dan Pengembangan Kompetensi Karyawan

Employee Competency Management and Development

Pengembangan Kompetensi Karyawan Tahun 2025

Competency Development in 2025

Dalam rangka membangun tim dan karyawan yang berkualitas dan profesional dalam menghadapi kondisi bisnis yang dinamis, Bank secara konsisten melaksanakan program pendidikan dan pengembangan karyawan. Hal tersebut bertujuan untuk meningkatkan daya saing dalam menghadapi perkembangan industri serta untuk meningkatkan efisiensi dan produktivitas kerja Bank. Upaya ini juga diyakini mampu mengembangkan kemampuan dan kompetensi masing-masing karyawan agar dapat menghadapi tantangan bisnis yang semakin kompetitif.

The Bank is committed to cultivating a qualified and professional team and employees to address dynamic business conditions by consistently implementing employee education and development programs. This aims to enhance competitiveness in the face of industry developments and to improve the Bank's work efficiency and productivity. These efforts are also believed to develop the skills and competencies of each employee to meet increasingly competitive business challenges.

Bank secara konsisten merancang dan melaksanakan program pengembangan kompetensi melalui kegiatan pelatihan maupun sertifikasi bagi seluruh karyawan. Program ini ditujukan untuk meningkatkan *hard skills* dan *soft skills* dengan memperhatikan strategi dalam mengembangkan bisnis agar seluruh karyawan dapat siap menghadapi persaingan di industri perbankan yang semakin ketat.

The Bank consistently designs and implements competency development programs through training and certification activities for all employees. These programs aim to improve hard and soft skills, while considering business development strategies, so that all employees are prepared to face the increasingly fierce competition in the banking industry.

Allo Bank memberikan kesempatan yang sama kepada seluruh pekerja untuk bisa mewujudkan organisasi yang inovatif dan adaptif terhadap perubahan dengan memberikan seluruh karyawan kesempatan dalam meningkatkan kualitas dan kapasitasnya. Program pelatihan yang dilaksanakan dapat berkaitan langsung dengan fungsi kerja di unit bisnis dan unit pendukung, termasuk pelatihan dalam memahami

Allo Bank provides equal opportunities for all employees to create an innovative and adaptable organization by providing all employees with opportunities to improve their quality and capacity. The training programs implemented can be directly related to work functions in business units and support units, including training in understanding various modules related to regulatory procedures and policies. The Bank also

berbagai modul yang terkait prosedur dan kebijakan dari Regulator. Bank juga secara rutin telah menyelenggarakan pelatihan APU-PPT & PPPSPM, strategi *anti-fraud* serta penanganan dan penyelesaian pengaduan nasabah agar dapat memberikan wawasan terkini terkait dengan kasus perbankan, prosedur dan kebijakan baru.

regularly conducts training on AML-CFT & PPPSPM, anti-fraud strategies, and customer complaint handling and resolution to provide up-to-date insights regarding banking cases, new procedures, and policies.

Selain melakukan pelatihan, Bank juga melakukan pemantauan secara berkala terhadap pemenuhan sertifikasi kompetensi yang dipersyaratkan dan pemeliharaan sertifikasi kompetensi sesuai dengan bidangnya, seperti Sertifikasi Manajemen Risiko (SMR), Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR), Sertifikasi Tresuri, serta sertifikasi lain sesuai dengan kebutuhan di antaranya sertifikasi di bidang IT, Kepatuhan, Siber, dan Audit.

In addition to training, the Bank also consistently ensures that it has fulfilled required competency certifications and maintained competency certifications relevant to its respective fields, such as Risk Management Certification (SMR), Payment System and Rupiah Money Management (SPPUR), Treasury Certification, and other required certifications, including certifications in IT, Compliance, Cyber, and Audit.

Seluruh karyawan Allo Bank didorong untuk memiliki integritas yang tinggi, *agility* dalam bekerja dengan berpegang kepada nilai-nilai Inti Bank sebagai pedoman perilaku sehari-hari. Selain itu, seluruh proses pengelolaan SDM di Allo Bank dilandasi pada peraturan perundang-undangan dan *best practices* pada pengelolaan SDM. Komitmen-komitmen tersebut dibuktikan dengan penyelenggaraan pelatihan dan pengembangan SDM yang dilakukan dengan mengacu pada kerangka pelatihan dan pengembangan Standar Kompetensi Kerja Nasional Indonesia (SKKNI) dan Kerangka Kerja Nasional Indonesia (KKNI) yang berlaku untuk Perbankan dan Jasa Keuangan.

All Allo Bank employees are encouraged to maintain high integrity and agility in their work, adhering to the Bank's Core Values as a guideline for daily behavior. Furthermore, all HR management processes at Allo Bank are based on laws and regulations and best practices in HR management. This commitment is demonstrated by the implementation of HR training and development programs, which are conducted in accordance with the training and development framework of the Indonesian National Work Competency Standards (SKKNI) and the Indonesian National Framework (KKNI) applicable to Banking and Financial Services.

Sepanjang tahun 2025, Bank telah menyelenggarakan berbagai program pendidikan dan pelatihan kepada 476 karyawan atau 88% dari jumlah karyawan. Adapun rincian jumlah karyawan dan jumlah jam pelatihan yang diterima oleh masing-masing karyawan dapat dilihat sebagai berikut:

Throughout 2025, the Bank has conducted various education and training programs for 476 employees or 88% of the total number of employees. The details of the number of employees and the number of training hours received by each employee can be seen as follows:

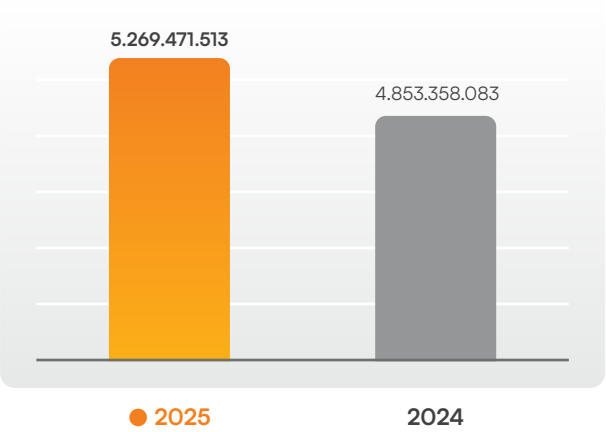
Jumlah Karyawan Total Employees	**Jumlah Jam Pelatihan** Number of Training Hours	**Jumlah Jam Pelatihan per Karyawan** Training Hours per Employee	**Jumlah Partisipan Pelatihan** Number of Participants
538	12.750	27	476

Dalam melaksanakan program pengembangan kompetensi ini, Bank telah mengalokasikan anggaran pengembangan kompetensi karyawan setiap tahunnya. Sejalan dengan pertumbuhan karyawan Bank dan dinamika bisnis yang berkembang, Bank telah merealisasikan biaya pengembangan kompetensi sebesar Rp5.269.471.513 di tahun 2025, meningkat 8,57% dari tahun sebelumnya yang sebesar Rp4.853.358.083. Biaya pengembangan kompetensi Bank dalam 2 (dua) tahun terakhir dapat dilihat sebagai berikut:

In implementing the competency development program, the Bank has allocated an annual employee competency development budget. In line with the Bank's employee growth and growing business dynamics, the Bank has realized competency development costs of IDR5,269,471,513 in 2025, an increase of 8,57% from the previous year of IDR4,853,358,083. The Bank's competency development costs in the last 2 (two) years can be seen as follows:

Uraian Description	2025	2024	Perbandingan Realisasi 2025 dan 2024 Comparison of 2025 and 2024	
			Selisih Difference	Persentase Percentage
Pengembangan Kompetensi Competency Development	5.269.471.513	4.853.358.083	416.113.430	8,57%

Perbandingan Biaya Pengembangan Kualitas SDM Allo Bank
Comparison of Competency Development Costs



Kebijakan dan Pelaksanaan Rekrutmen Karyawan
Employee Recruitment Policy and Implementation

Selaras dengan perkembangan industri perbankan dan kebutuhan, Bank senantiasa merekrut SDM yang profesional, berdedikasi tinggi, disiplin, tangguh terhadap tantangan, mudah beradaptasi, dan memiliki kompetensi unggul. Dengan proses penerimaan atau rekrutmen karyawan baik yang sudah berpengalaman maupun *fresh graduate*, secara profesional sesuai dengan bidang-bidang yang ada dalam perusahaan. Bank melakukan proses rekrutmen mulai dari tahap perencanaan SDM yang merupakan proses identifikasi dan evaluasi untuk menghitung kebutuhan beserta profil SDM untuk mendukung pencapaian tujuan Bank. Proses perencanaan SDM ini dilakukan dengan mempertimbangkan berbagai aspek, seperti pertumbuhan bisnis, persiapan karyawan yang pensiun, karyawan yang promosi/mutasi/rotasi, dan *turnover* karyawan.

Faktor integritas dan rekam jejak juga menjadi perhatian penting selain keterampilan dan kompetensi yang dimiliki calon karyawan. Bank secara konsisten menerapkan kebijakan *Know Your Employee* (KYE) pada tahap seleksi dan proses rekrutmen seluruh karyawan.

With the development in the banking industry and increase in needs, the Bank consistently recruits professional, dedicated, disciplined, resilient, adaptable, and competent human resources. The recruitment process, including both experienced professional and fresh graduates, is conducted professionally, in accordance with the company's fields. The Bank's recruitment process begins with the HR planning stage, which involves identifying and evaluating human resource needs and profiles to support the achievement of the Bank's goals. The HR planning process takes into account various aspects, such as business growth, employee preparation for retirement, promotions/transfers/rotations, and employee turnover.

In addition to the skills and competencies of prospective employees, integrity and track record also serve as determining factors. To this end, the Bank consistently implements a Know Your Employee (KYE) policy throughout the selection and recruitment process for all employees.

Penilaian Kinerja dan Potensi Karyawan
Performance and Potential Assessment of Employee

Bank secara rutin melakukan penilaian (*assessment*) kepada seluruh karyawan dalam rangka menggali potensi dan talenta karyawan yang dapat mendukung pencapaian tujuan yang telah ditetapkan. *Assessment* ini juga berperan sebagai dasar dalam menentukan pengembangan dan pengisian kebutuhan organisasi perusahaan. Dalam melakukan *assessment* tersebut, Bank telah merancang *Objective & Key Result* (OKR), penetapan target, pengukuran realisasi, serta monitoring realisasinya. Penilaian kinerja dan kompetensi karyawan kemudian digunakan sebagai pertimbangan atas remunerasi dan pengembangan karyawan yang dilakukan secara adil dan transparan sesuai dengan ketentuan yang berlaku.

The Bank regularly conducts assessments of all employees to explore their potential and talents, which can support the achievement of established goals. These assessments also serve as the basis for determining the development and filling of the company's organizational needs. In conducting these assessments, the Bank has designed Objective & Key Results (OKR), set targets, measured their realization, and monitored their implementation. Employee performance and competency assessments are then used to determine remuneration and employee development, which are conducted fairly and transparently in accordance with applicable regulations.

Kesejahteraan Karyawan
Employee Welfare

Menyadari pentingnya talenta yang andal, loyal, dan kompeten di tengah kondisi bisnis yang dinamis dan persaingan ketat, Bank senantiasa memastikan pengelolaan SDM dapat dilakukan secara tepat. Upaya ini bertujuan untuk memastikan seluruh talenta Bank memiliki kualitas yang baik dan adaptif di segala kondisi sehingga dapat mengakselerasi pencapaian visi dan misi Bank.

Recognizing the importance of reliable, loyal, and competent talent amidst dynamic business conditions and intense competition, the Bank consistently ensures appropriate human resource management. This effort aims to ensure that all of the Bank's talent is high-quality and adaptable in all conditions, thereby accelerating the achievement of the Bank's vision and mission.

Agar dapat mencapai tujuan tersebut, Bank berupaya untuk memastikan terwujudnya kesejahteraan karyawan sebagai bentuk apresiasi terhadap kontribusi karyawan atas pencapaian kinerja Bank. Bank percaya bahwa kesejahteraan karyawan yang memadai mampu mendorong karyawan untuk mengoptimalkan kemampuannya sesuai dengan tugas dan tanggung jawab yang diemban.

To achieve this goal, the Bank strives to ensure employee welfare as a form of appreciation for employee contributions to the Bank's performance. The Bank believes that appropriate employee welfare encourages employees to optimize their abilities in accordance with their assigned duties and responsibilities.

Pada pelaksanaannya, program peningkatan kesejahteraan karyawan yang diterapkan oleh Bank, meliputi remunerasi yang kompetitif dan penghargaan sesuai dengan kontribusi yang diberikan kepada Bank. Remunerasi yang diterima oleh karyawan dapat berupa gaji yang telah memenuhi standar upah minimum regional, kesempatan mengikuti pendidikan dan pelatihan, serta berbagai fasilitas penunjang kesejahteraan karyawan lain, seperti jaminan kesehatan, jaminan hari tua, dan lain-lain.

In practice, the Bank's employee welfare improvement program includes competitive remuneration and awards commensurate with contributions to the Bank. Remuneration received by employees includes salaries that meet regional minimum wage standards, opportunities for education and training, and various other employee welfare benefits, such as health insurance, old-age security, and others.

Struktur dan Komposisi Pemegang Saham

Shareholders Composition

Komposisi Kepemilikan Saham
Composition of Share Ownership of Allo Bank

Pemegang Saham Shareholder	2025		2024	
	Jumlah Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership	Jumlah Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership
PT Mega Corpora	13.228.508.531	60,9%	13.228.508.531	60,9%
PT Bukalapak.com Tbk	2.497.816.903	11,5%	2.497.816.903	11,5%
Abadi Investments Pte Ltd	1.521.117.930	7%	1.521.117.930	7%
PT Indolife Investama Perkasa	1.303.815.386	6%	1.303.815.386	6%
Masyarakat (di bawah 5%) Public (below 5%)	3.178.997.692	14,2%	3.178.997.692	14,6%
Saham Treasury Treasury Stock	90.390.800	0,4%	0	0%
Jumlah **Total**	**21.730.256.442**	**100,00%**	**21.730.256.442**	**100,00%**

14,2%
- Masyarakat (di bawah 5%)
  Public (below 5%)

0,4%
- Treasury Stock

6%
- PT Indolife Investama Perkasa

7%
- Abadi Investments Pte. Ltd.

11,5%
- PT Bukalapak.com Tbk



60,9%
- PT Mega Corpora

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

Nama Name	Jabatan Position	2025		2024	
		Jumlah Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership	Jumlah Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership
Aviliani	Komisaris Utama Independen Independent President Commissioner	-	-	-	-
Rosmaya	Komisaris Independen Independent Commissioner	-	-	-	-
Ali Gunawan	Komisaris Commissioner	10.238.900	0,047%	10.067.300	0,046%
Ari Yanuanto Asah	Plt. Direktur Utama; Direktur Keuangan, Operasional & Human Capital Acting President Director; Finance, Operations & Human Capital Director	-	-	-	-
Ganda Raharja Rusli	Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	85.784	0,00%	62.884	0,00%
Sajal Bhatnagar	Direktur Digital Digital Director	-	-	-	-
Jumlah Total		**10.324.684**	**0,047%**	**10.630.184**	**0,046%**

Rincian Komposisi Pemegang Saham Allo Bank Berdasarkan Status
Details of Allo Bank Shareholders Composition Based on Status

Pemegang Saham Shareholder	2025			2024		
	Jumlah Investor Total Investors	Jumlah Lembar Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership	Jumlah Investor Total Investors	Jumlah Lembar Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership
Pemodal Nasional National Investor						
Kepemilikan Institusi Lokal Investor of Local Institutions	60	18.160.383.707	83,57%	54	18.057.241.574	83,10%
Kepemilikan Individu Lokal Investor of Local Individual	10.692	1.111.377.083	5,11%	15.116	1.196.665.227	5,51
Pemodal Asing Foreign Investor						
Kepemilikan Institusi Asing Investor of Foreign Institutions	34	2.457.535.284	11,31%	20	37.095.154	0,17%
Kepemilikan Individu Asing Investor of Foreign Individual	13	805.797	0,004%	27	2.439.254.487	11,22%
Jumlah Keseluruhan Total	10.799	21.730.256.442	100,00%	15.217	21.730.256.442	100,00%

Informasi tentang Pemegang Saham Utama/Pengendali Hingga Nama Pemilik Akhir
Information on Major/Controlling Shareholders Up to Last Owner

PT Mega Corpora merupakan pemegang saham pengendali Bank setelah melakukan pengambilalihan saham sebesar 73,71% (tujuh puluh tiga koma tujuh puluh satu persen) dari modal ditempatkan dan disetor Bank pada 15 Maret 2021. Kemudian, Bank melakukan perubahan model bisnis dari bank konvensional menjadi bank umum berbasis digital dengan dukungan dari unit-unit usaha dalam ekosistem CT Corpora. Pada tanggal 31 Mei 2021 setelah PT Mega Corpora melakukan Penawaran Tender Wajib, maka kepemilikan saham dalam Bank menjadi sebesar 90,00% (sembilan puluh persen).

PT Mega Corpora is the Bank's controlling shareholder after acquiring 73.71% (seventy-three point seventy-one percent) of the Bank's issued and paid-up capital on March 15, 2021. Subsequently, the Bank transformed its business model from a conventional bank to a digital-based commercial bank with support from business units within the CT Corpora ecosystem. On May 31, 2021, after PT Mega Corpora conducted a Mandatory Tender Offer, its share ownership in the Bank increased to 90.00% (ninety percent).

Perseroan melakukan Penawaran Umum Terbatas (PUT) II dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 7.498.501.776 saham biasa atas nama atau sebesar 64,18% dari modal ditempatkan dan disetor penuh Perseroan setelah PUT II dengan nilai nominal Rp100,- setiap saham dengan harga pelaksanaan Rp100,-, sehingga jumlah dana yang diterima Perseroan dalam PUT II ini sebesar Rp749.850.177.600.

The Company conducted a Limited Public Offering (PUT) II to increase capital by issuing Pre-emptive Rights (HMETD) to the Company's shareholders totaling 7,498,501,776 registered common shares, representing 64.18% of the Company's issued and fully paid-up capital after the PUT II, with a nominal value of IDR100 per share and an exercise price of IDR100. Therefore, the total funds received by the Company from this PUT II amounted to IDR749,850,177,600.

Perseroan melakukan PUT III dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 10.047.322.871 saham biasa atas nama atau sebesar 46,24% dari modal ditempatkan dan disetor penuh Perseroan setelah PUT III dengan nilai nominal Rp100,- setiap saham dengan Harga Pelaksanaan Rp478,- per saham, sehingga jumlah dana yang diterima Perseroan dalam PUT III ini sebesar Rp4.802.620.332.338.

The Company conducted its third Public Offering (PUT III) to increase its capital by issuing Pre-emptive Rights (HMETD) to its shareholders, totaling 10,047,322,871 registered common shares, representing 46.24% of the Company's issued and fully paid-up capital after the PUT III. The shares have a nominal value of IDR100 per share and an exercise price of IDR478 per share. Therefore, the total proceeds received by the Company from this PUT III amounted to IDR4,802,620,332,338.

Setelah serangkaian PUT seperti dijabarkan di atas, Pemegang Saham Utama/Pengendali Allo Bank adalah PT Mega Corpora, dengan kepemilikan sebesar 60,9% atau 13.228.508.531 lembar saham. Informasi terkait pemegang saham utama/pengendali Allo Bank adalah sebagai berikut:

Following the series of PUTs abovementioned, the Major/Controlling Shareholder of Allo Bank is PT Mega Corpora, with ownership of 60.9% or 13,228,508,531 shares. Information regarding the major/controlling shareholders of Allo Bank is as follows:

Nama Pemegang Saham Name of Shareholder	PT Mega Corpora
Bidang Usaha Line of Business	Aktivitas Perusahaan Holding (64200); dan Aktivitas Konsultasi Manajemen Lainnya (70209) Holding Company (64200); and Management Consulting (70209)
Alamat Address	Menara Bank Mega Lt. 24, Jl. Kapten P. Tendean Kav. 12-14 A Jakarta Selatan Telp.: (+6221) 79175533
Persentase Kepemilikan Percentage of Ownership	60,9%

PT Mega Corpora
PT Mega Corpora

PT Mega Corpora merupakan perseroan terbatas yang berkedudukan di Jakarta Selatan, didirikan berdasarkan Akta Pendirian No. 53 tanggal 27 Oktober 1994, yang dibuat di hadapan Enimarya Agoes Suwarko, S.H., Notaris di Jakarta, dan telah disetujui oleh Menteri Kehakiman dengan Surat Keputusan No. C2-18944.HT.01.01.TH.94 tanggal 27 Desember 1994 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 97 tanggal 3 Desember 1999, Tambahan No. 8134. Anggaran Dasar PT Mega Corpora telah mengalami beberapa kali perubahan, di mana perubahan terakhir berdasarkan Akta No. 11 tanggal 21 April 2022, yang dibuat di hadapan Dedy Syamri, S.H., Notaris di Jakarta, antara lain mengenai perubahan modal disetor Perseroan. Perubahan ini telah diberitahukan kepada Direktorat Jenderal Administrasi Hukum Umum Kementerian Hukum dan Hak Asasi Manusia ("Dirjen AHU") dengan Surat Penerimaan Pemberitahuan No. AHU-AH.01.03-0229746 tanggal 22 April 2022.

PT Mega Corpora, a limited liability company domiciled in South Jakarta, was established based on Deed of Establishment No. 53 dated October 27, 1994, made before Enimarya Agoes Suwarko, S.H., Notary in Jakarta, and has been approved by the Ministry of Justice with Decree No. C2 18944.HT.01.01.TH.94 dated December 27, 1994 and has been announced in the State Gazette of the Republic of Indonesia No. 97 dated December 3, 1999, Supplement No. 8134. The Articles of Association have been amended several times, most recently by Deed No. 11 dated April 21, 2022, made before Dedy Syamri, S.H., Notary in Jakarta, regarding changes to the Company's paid-up capital. This change has been notified to the Directorate General of General Legal Administration of the Ministry of Law and Human Rights ("Dirjen AHU") in Notification Acceptance Letter No. AHUAH. 01.03-0229746 dated April 22, 2022.

Kegiatan Usaha Utama PT Mega Corpora
Main Business Activities of PT Mega Corpora

Berdasarkan Pasal 3 Anggaran Dasar PT Mega Corpora, maksud dan tujuan serta kegiatan usaha Perusahaan antara lain:
1. Aktivitas Perusahaan Holding (64200); dan
2. Aktivitas Konsultasi Manajemen Lainnya (70209).

Saat ini kegiatan usaha utama PT Mega Corpora adalah dalam bidang aktivitas perusahaan holding melalui pemilikan saham di Entitas Anak yang bergerak dalam bidang jasa usaha perbankan, pembiayaan, sekuritas, dan asuransi.

Based on Article 3 of the Articles of Association of PT Mega Corpora, the aims and objectives and business activities of PT Mega Corpora are as follows:
1. Holding Company Activities (64200); and
2. Other Management Consulting Activities (70209).

Currently, the main business core of PT Mega Corpora cover the holding company's activities through the ownership of shares in Subsidiaries, which are engaged in banking, financing, securities, and insurance business services.

Manajemen Kunci PT Mega Corpora per 31 Desember 2025
Key Management of PT Mega Corpora as of December 31, 2025

Dewan Komisaris | Board of Commissioners	
Komisaris Utama/Independen President/Independent Commissioner	Chairul Tanjung
Komisaris Commissioner	Zainal Rahman
Direksi | Board of Directors	
Direktur Utama President Director	Ardhayadi
Direktur Director	Ali Gunawan

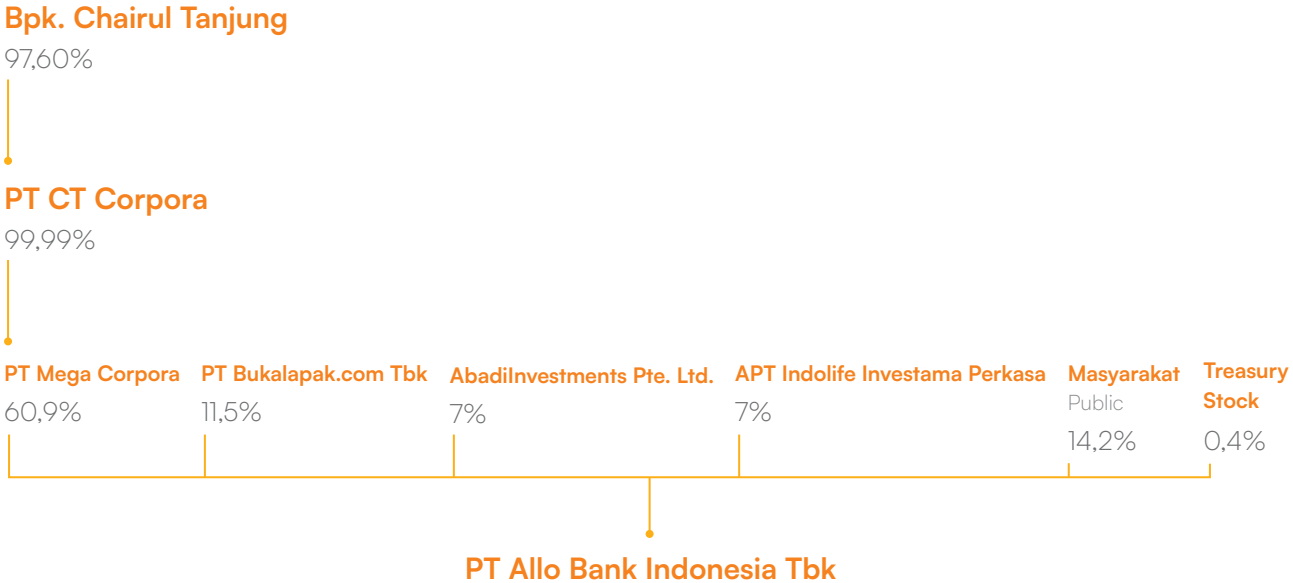
Struktur Permodalan dan Komposisi Kepemilikan Saham PT Mega Corpora
Capital Structure and Share Ownership Composition of PT Mega Corpora

Berdasarkan Akta No. 11 tanggal 21 April 2022 yang dibuat di hadapan Dedy Syamri, S.H., Notaris di Jakarta atas Pernyataan Keputusan Para Pemegang Saham terhadap Perubahan Anggaran Dasar PT Mega Corpora yang telah diberitahukan kepada Dirjen AHU dengan Surat Penerimaan Pemberitahuan No. AHU-AH. 01.03.0229746 tanggal 22 April 2022, struktur permodalan PT Mega Corpora dapat dilihat sebagai berikut:

Based on Deed No. 11 dated April 21, 2022 made before Dedy Syamri, S.H., Notary in Jakarta regarding the Statement of Shareholders' Decision regarding the Amendment to the Articles of Association of PT Mega Corpora which has been notified to the Director General of AHU with Notification Receipt Letter No. AHU-AH. 01.03.0229746 dated April 22, 2022, the capital structure of PT Mega Corpora can be seen as follows:

Uraian Description	**Nilai Nominal Rp1.000,- per Saham** Nominal Value of IDR1,000 per Share		
	Jumlah Saham Total Share	**Nilai Nominal** Nominal Value	%
Modal Dasar Authorized Capital	2.000.000.000	2.000.000.000.000	-
Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid Capital			
PT CT Corpora	1.445.162.557	1.445.162.557.000	99,99
PT Para Rekan Investama	1	1.000	0,01
Jumlah Modal Ditempatkan dan Disetor Penuh Total Issued and Fully Paid-up Capital	1.445.162.558	1.445.162.558.000	100,00
Saham dalam Portepel Shares in Portfolio	554.837.442	554.837.442.000	-

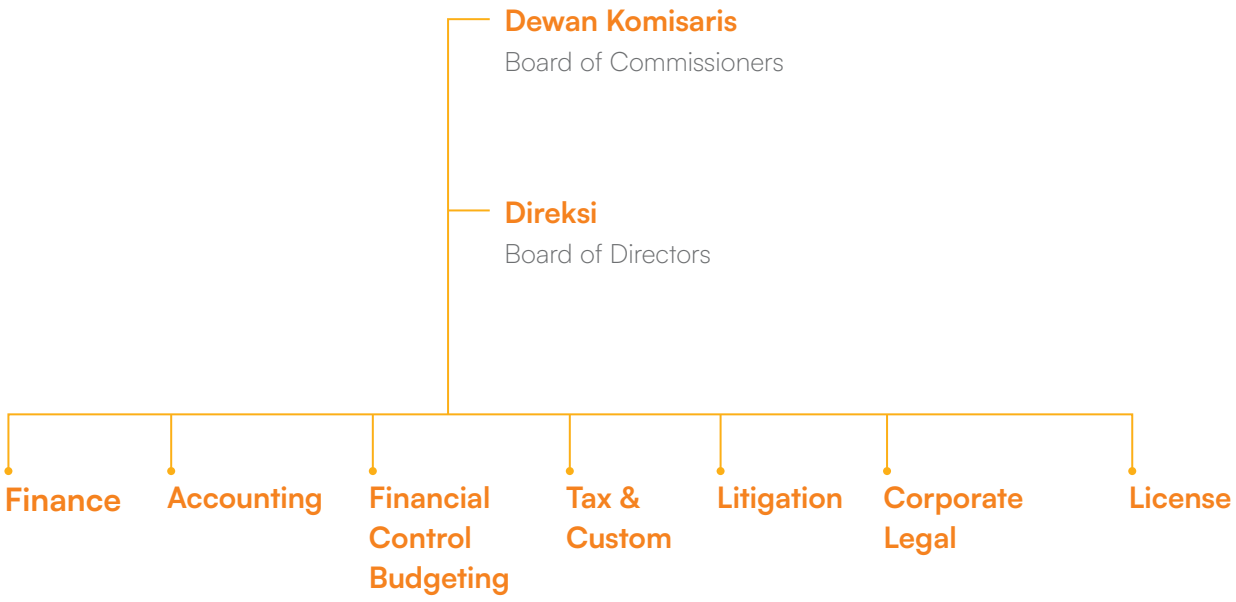
Struktur Kepemilikan Pemegang Saham Pengendali
Ownership Structure of Controlling Shareholders



Pemegang Saham Pengendali Bank adalah PT Mega Corpora, sementara Sdr. Chairul Tanjung adalah *ultimate shareholders* Bank. Sesuai dengan Pasal 18 ayat (3) Peraturan Presiden No. 13 Tahun 2018, Sdr. Chairul Tanjung telah dilaporkan sebagai Pemilik Manfaat Akhir pada tanggal 6 April 2021 melalui situs web Direktorat Jenderal Administrasi Hukum Umum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia www.bo.ahu.go.id.

The Bank's Controlling Shareholder is PT Mega Corpora, while Mr. Chairul Tanjung is the Bank's ultimate shareholder. In accordance with Article 18 paragraph (3) of Presidential Regulation No. 13 of 2018, Mr. Chairul Tanjung has been reported as the Ultimate Beneficial Owner on April 6, 2021 through the website of the Directorate General of General Legal Administration of the Ministry of Law and Human Rights of the Republic of Indonesia www.bo.ahu.go.id.

Struktur Organisasi Pemegang Saham Pengendali
Organizational Structure of Controlling Shareholders



Daftar Entitas Anak dan Entitas Asosiasi, Ventura Bersama, dan Kerja Sama Operasi

List of Subsidiaries, Associated Entities, Joint Ventures and Joint Operations

Per 31 Desember 2025, Allo Bank tidak memiliki Entitas Anak, Entitas Asosiasi, Ventura Bersama, dan Kerja Sama Operasi. Dengan demikian, tidak terdapat informasi mengenai hal tersebut yang dapat disajikan dalam Laporan Tahunan ini.

As of December 31, 2025, Allo Bank had no Subsidiaries, Associates, Joint Ventures, or Joint Operations. Therefore, no information regarding these matters can be presented in this Annual Report.

Struktur Grup Perusahaan

Company Group Structure



Keterkaitan Kepengurusan dalam Kelompok Usaha Bank

Management Relationships in Bank Business Groups

Berdasarkan struktur bisnis PT CT Corpora (“CT Corp”), PT Mega Corpora merupakan pemegang saham mayoritas PT Allo Bank Indonesia Tbk dan merupakan pilar usaha CT Corp yang membawahi unit usaha di sektor keuangan. Posisi PT Mega Corpora bersanding sejajar dengan kelompok pilar usaha lainnya, yaitu PT Trans Corpora yang bergerak dalam bidang media, *lifestyle*, dan *entertainment*. Kedua kelompok perusahaan tersebut menjalankan aktivitas bisnis dengan saling bersinergi di dalam ekosistem CT Corp.

Based on the business structure of PT CT Corpora ("CT Corp"), PT Mega Corpora is the majority shareholder of PT Allo Bank Indonesia Tbk and is a business pillar of CT Corp, overseeing business units in the financial sector. PT Mega Corpora's position is parallel to another business pillar group, namely PT Trans Corpora, which operates in the media, lifestyle, and entertainment sectors. Both groups of companies carry out business activities synergistically within the CT Corp ecosystem.

Keanggotaan dalam Asosiasi

Membership in Associations

Hingga akhir tahun 2025, Bank tergabung sebagai anggota di sejumlah asosiasi, antara lain:

1. Perhimpunan Bank Swasta Nasional (Perbanas)
2. Asosiasi Sistem Pembayaran Indonesia (ASPI)
3. Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
4. Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK)
5. Asosiasi Emiten Indonesia (AEI)

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

1. National Private Banks Association (Perbanas)
2. Indonesian Payment System Association (ASPI)
3. Communication Forum for Director of Banking Compliance (FKDKP)
4. Alternative Agencies for Dispute Resolution in Financial Services (LAPS SJK)
5. Indonesian Public Listed Companies Association (AEI)

Kronologis Penerbitan dan Pencatatan Saham

Chronology of Issuance and/or Share Listing

1. Rencana *Go Public* Perseroan bermula dari tahun 2014 dan sejak saat itu, Perseroan mulai melakukan seleksi untuk pemilihan lembaga dan profesi penunjang, termasuk melakukan perubahan Anggaran Dasar.
2. *Due Diligence Meeting & Public Expose* berlangsung pada tanggal 13 Juli 2015 di Ballroom ASEAN Tower Lantai 9, Pasar Baru - Jakarta Pusat.
3. Pernyataan efektif oleh Pengawas Pasar Modal Otoritas Jasa Keuangan diperoleh tanggal 31 Juli 2015. Sedangkan masa penawaran umum berlangsung pada tanggal 4-6 Agustus 2015.
4. Dalam penawaran penjatahan pasti (*fixed allotment*) dibatasi sampai dengan jumlah sebesar 98% dari jumlah saham yang ditawarkan dan sisanya sebanyak banyaknya 2% akan dilakukan penjatahan terpusat (*pooling*).
5. Pencatatan efektif saham Allo Bank dengan kode saham BBHI di BEI dilaksanakan pada tanggal 12 Agustus 2015, dengan melakukan penawaran saham kepada masyarakat sebanyak 800.000.000 saham dengan harga Rp125 per lembar saham.

1. The Company's plan to go public commenced in 2014 and has since started the selection of supporting institutions and professions, including the amendment of the Articles of Association.
2. Due Diligence Meeting & Public Expose took place on July 13, 2015 at the Ballroom of ASEAN Tower 9th Floor, Pasar Baru - Central Jakarta.
3. An effective statement by the Capital Market Supervisor of the Financial Services Authority was obtained on July 31, 2015. Meanwhile, the public offering period lasted from August 4-6, 2015.
4. Fixed allotment bidding was limited to 98% of the total shares offered and the remaining 2% will be done by pooling.
5. The effective listing of Allo Bank's shares with BBHI's ticker code on the IDX was carried out on August 12, 2015, by offering the public 800,000,000 shares with a price of IDR125 per share.

6. Pada 14 Juli 2017, Pemegang Saham Pengendali (PSP) melakukan Penambahan Modal Tanpa Memberikan Hak Memesan Efek Terlebih Dahulu sebanyak 365.000.000 lembar saham dengan harga Rp100 per lembar saham.
7. Perseroan melakukan Penawaran Umum Terbatas I pada 4 Juli 2018 dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 169.431.795 saham dengan harga Rp200 per lembar saham.
8. Perseroan melakukan PUT II pada 14 Juli 2021 dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 7.498.501.776 saham biasa atas nama atau sebesar 64,18% dari modal ditempatkan dan disetor penuh Perseroan setelah PUT II dengan nilai nominal Rp100 setiap saham, sehingga jumlah dana yang diterima Perseroan dalam PMHMETD ini sebesar Rp749.850.177.600.
9. Perseroan melakukan PUT III pada 2022 dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 10.047.322.871 saham biasa atas nama atau sebesar 46,24% dari modal ditempatkan dan disetor penuh Perseroan setelah PMHMETD III dengan nilai nominal Rp100,- setiap saham dengan Harga Pelaksanaan Rp478,- per saham, sehingga jumlah dana yang diterima Perseroan dalam PMHMETD III ini sebesar Rp4.802.620.332.338.

6. On July 14, 2017, controlling shareholders injected the paid-up capital to the Company after the IPO in the amount of 365,000,000,000 with a price of IDR100 per share.
7. On July 4, 2018, the Company conducted Limited Public Offering to increase the capital, by issuing Pre-emptive Rights to the Company's shareholders for as many as 169,431,795 shares with a price of IDR200 per share.
8. The Company conducted Limited Public Offering II on July 14, 2021 to increase the capital by issuing Pre-emptive Rights to the Company's shareholders for as many as 7,498,501,776 ordinary shares or 64.18% of the issued and fully paid capital of the Company after Limited Public Offering II at the nominal value of IDR100 per share. Thus, the amount that the Company received in this PMHMETD is IDR749,850,177,600.
9. The Company conducted Limited Public Offering III in 2022 to increase the capital by issuing Pre emptive Rights to the Company's shareholders for as many as 10,047,322,871 ordinary shares or 46.24% of the issued and fully paid capital of the Company after Limited Public Offering III at the nominal value of IDR100 per share with an exercise price of IDR478 per share. Thus, the amount that the Company received in this PMHMETD III is IDR4,802,620,332,338.

Kronologis Penerbitan dan Pencatatan Efek Lainnya

Chronology of Issuance and/or Share Listing

Sampai dengan 31 Desember 2025, Bank tidak menerbitkan efek seperti obligasi, sukuk, obligasi konversi atau efek lainnya di bursa efek manapun, baik yang berada di Indonesia maupun di luar negeri. Dengan demikian, tidak terdapat informasi mengenai hal tersebut yang dapat disajikan dalam Laporan Tahunan ini.

As of December 31, 2025, the Bank has not issued any securities such as bonds, sukuk, convertible bonds, or other securities on any stock exchange, either in Indonesia or abroad. Therefore, no information regarding these matters can be presented in this Annual Report.

Lembaga dan Profesi Penunjang

Company's Supporting Institutions and/or Professionals



Kantor Akuntan Publik
Public Accounting Firm

Nama Lembaga/Profesi Name of Institution/Profession	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia)
Alamat Address	Plaza Asia Level 10 Jl. Jend. Sudirman Kav. 59 Jakarta 12190, Indonesia Telp.: +62 21 5140 1340 Fax.: +62 21 5140 1540
Nama Akuntan Name of Accountant	Saptoto Agustomo
Izin Akuntan Accountant License	AP.0499
Jasa yang Diberikan Service Provided	Mengaudit Laporan Keuangan Bank untuk tahun buku yang berakhir 31 Desember 2025. Audit Bank's Financial Statement for the financial year ends December 31, 2025.
Biaya Jasa Service Fees	Rp875.500.000,-

Biro Administrasi Efek
Share Registrar

Nama Lembaga/Profesi Name of Institution/Profession	PT Datindo Entrycom
Alamat Address	Jl. Hayam Wuruk No. 28 Jakarta 10120 Telp.: +62 21 350 8077 (*Hunting*) Fax.: +62 21 350 8078
Jasa yang Diberikan Service Provided	Administrasi saham Bank atas data pemegang saham bulanan dan *recording date*. Share administration of Bank's monthly shareholder data and recording date.

Notaris
Notary

Nama Lembaga/Profesi Name of Institution/Profession	Kantor Notaris Dharma Akhyuzi
Alamat Address	Jl. Otista III No. 117 Cipinang Cempedak, Jatinegara Jakarta 13340, Indonesia Telp.: +62 21 851 5502
Jasa yang Diberikan Service Provided	Pembuatan Akta Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa 2025. Preparation of the Deed for the 2025 Annual General Meeting of Shareholders.

Bursa
Exchange

Nama Lembaga/Profesi Name of Institution/Profession	Bursa Efek Indonesia Indonesia Stock Exchange
Alamat Address	Bursa Efek Indonesia Building Tower Jl. Jend Sudirman Kav. 52-53 Jakarta 12190, Indonesia
Jasa yang Diberikan Service Provided	Pencatatan Saham Perseroan. Listing of Company shares.

Lembaga Pemeringkat
Credit Rating Agency

Nama Lembaga/Profesi Name of Institution/Profession	PT Pemeringkat Efek Indonesia (Pefindo)
Alamat Address	Equity Tower Lantai 30, Sudirman Central Business District Lot 9 Jl. Jenderal Sudirman Kav. 52-53 Jakarta 12190, Indonesia
Jasa yang Diberikan Service Provided	Jasa pemeringkatan atas Perusahaan terhadap Allo Bank. Company rating services for Allo Bank.

Penghargaan dan Sertifikasi

Awards and Certifications

Penghargaan yang Diperoleh Perusahaan di Tahun 2025
Awards Achieved by the Company in 2025

No.	Nama Penghargaan Name of the Award	Diberikan oleh Given By
1.	The Best Digital Bank In Excellence Call Center 2025	Infobank
2.	Investortrust Best Bank Awards 2025 - Kategori KBMI II	Investortrust
3.	The Best Execution Winner in Digital Banking Industry	Kontan & GML Performance Consultant
4.	Special Recognition: Excellence in Product Strategy & Innovation	Kontan & GML Performance Consultant
5.	OMNI brand of The Year 2025: New Product Campaign in Multiplatform	Marketeers
6.	The Best Bank Umum Konvensional 2025 - KBMI 2 (Modal Inti diatas Rp6 Triliun s.d. Rp14 Triliun) - Aset <Rp50 Triliun The Best Conventional Commercial Bank 2025 - KBMI 2 (Core Capital Above IDR6 Trillion to IDR14 Trillion) - Assets < IDR50 Trillion	Infobank & Isentia
7.	The Best Bank Digital 2025 - KBMI 2 (Modal Inti diatas Rp6 Triliun s.d. Rp14 Triliun) - Aset <Rp50 Triliun The Best Digital Bank 2025 - KBMI 2 (Core Capital Above IDR6 Trillion to IDR14 Trillion) - Assets < IDR50 Trillion	Infobank & Isentia
8.	The Best Tabungan Bank Umum Konvensional 2025 - KBMI 2 (Modal Inti diatas Rp6 Triliun s.d. Rp14 Triliun) - Aset <Rp50 Triliun The Best Conventional Bank Savings 2025 - KBMI 2 (Core Capital Above IDR6 Trillion to IDR14 Trillion) - Assets < IDR50 Trillion	Infobank & Isentia
9.	The Best Deposito Bank Umum Konvensional 2025 - KBMI 2 (Modal Inti diatas Rp6 Triliun s.d. Rp14 Triliun) - Aset <Rp50 Triliun The Best Conventional Commercial Bank Deposit 2025 - KBMI 2 (Core Capital Above IDR6 Trillion to IDR14 Trillion) - Assets < IDR50 Trillion	Infobank & Isentia
10.	Top 50 emiten dengan Kapitalisasi Pasar Menengah (MidCap PLCs) Top 50 Mid-Cap PLCs	IICD (Indonesian Institute for Corporate Directorship)

Sertifikasi yang Masih Berlaku Hingga Tahun 2025
Certification that Still Valid until 2025

Tanggal Dikeluarkannya Sertifikasi Date of Certificate Issuance	Jenis Sertifikat Type of Certificate	Dikeluarkan oleh Issued by	Masa Berlaku Hingga Valid Until
28 Juni 2023 June 28, 2023	ISO/IEC 27001:2022	CBQA Global Indonesia	27 Juni 2026 June 27, 2026
14 Februari 2024 February 14, 2024	ANSI/TIA-942-B-2017 Rated-3	EPI Certification Pte. Ltd.	13 Februari 2027 February 13, 2027
30 Agustus 2024 August 30, 2024	COBIT 2019 IT Maturity	PT Mitratex Konsultan	-
3 November 2025 November 3, 2025	Corporate Rating idA/ Stable Outlook	PT Pemeringkat Efek Indonesia	1 November 2026 November 1, 2026

Informasi pada Situs Web Perusahaan

Information on the Company Website



Allo Bank berkomitmen untuk senantiasa menerapkan prinsip-prinsip transparansi dan keterbukaan informasi bagi publik dengan menyediakan situs web resmi sebagai media komunikasi informasi terbaru dengan alamat www.allobank.com. Informasi yang tersedia pada situs web resmi Bank dapat diakses secara terbuka, kapan saja, dan di mana saja, serta mudah dan sederhana dengan tujuan memberikan informasi yang komprehensif, akurat dan aktual tentang Bank kepada khalayak luas. Situs web resmi Bank yang disajikan dengan dua bahasa, yaitu bahasa Indonesia dan bahasa Inggris, juga telah sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 8/POJK.4/2015 tentang Situs Web Emiten atau Perusahaan Publik, yang mewajibkan menyampaikan informasi mengenai:

1. Informasi Umum Emiten atau Perusahaan Publik;
2. Informasi bagi Pemodal atau Investor; dan
3. Informasi Tata Kelola Perusahaan.

Allo Bank is committed to continuously implementing the principles of transparency and accountability of information for the public by providing an official website serving as a communication medium for the latest information, which can be accessed at www.allobank.com. The information available on the Bank's official website can be accessed openly, anytime, and anywhere, as well as easily and simply with the aim of providing comprehensive, accurate and up-to-date information about the Bank to the general public. The Bank's official website is presented in two languages, namely Indonesian and English, and is also in accordance with the Financial Services Authority Regulation (POJK) No. 8/POJK.4/2015 concerning Issuer or Public Company Websites, which requires the submission of information regarding:

1. General Information of Issuers or Public Companies;
2. Information for Investors; and
3. Corporate Governance Information.

Ketersediaan Informasi pada Situs Web Perusahaan Berdasarkan POJK No. 8/POJK.4/2015

The Availability of Information on the Company's Website Based on POJK No. 8/POJK.4/2015

Uraian Description	Ketersediaan Availability	Keterangan Website Address
Informasi pemegang saham sampai dengan pemilik akhir individu Shareholder information including last owner	✓	https://www.allobank.com/about-us/investor-relations
Isi Kode Etik Code of Conduct	✓	https://www.allobank.com/about-us/investor-relations
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan Information on the General Meeting of Shareholders (GSM), includes agenda items discussed at the GMS, the minutes of GMS and information on important dates, namely the date of the announcement of the GMS, the date of the summons for the GMS, the date of the GMS, the date of the summary of the minutes of the GMS is announced.	✓	https://www.allobank.com/about-us/investor-relations
Laporan Keuangan Tahunan (5 tahun terakhir) Annual Financial Report (the last 5 years)	✓	https://www.allobank.com/about-us/investor-relations
Profil Dewan Komisaris dan Direksi Profiles of the Board of Commissioners and Directors	✓	https://www.allobank.com/about-us/profiles
Piagam Dewan Komisaris, Direksi, Komite-komite, dan Satuan Kerja Audit Internal Charters of the Board of Commissioners, Board of Directors, Committees, and Internal Audit Unit	✓	https://www.allobank.com/about-us/investor-relations
Informasi keterbukaan informasi lainnya Other disclosure Information	✓	https://www.allobank.com/about-us/investor-relations

✓ tersedia pada situs web Perusahaan | available on the Company's website
✗ belum tersedia pada situs web Perusahaan | not available on the Company's website

Semua informasi yang disajikan dalam *website* Bank senantiasa diperbaharui secara berkala untuk memberikan informasi ter-*update* bagi segenap pemangku kepentingan maupun masyarakat umum. Bank juga memiliki akun media sosial sebagai bagian dari keterbukaan informasi dan komunikasi kepada seluruh pemangku kepentingan, di antaranya Facebook, Instagram, Tiktok, Twitter/X, dan Youtube.

All information presented on the Bank's website is regularly updated to provide the most up-to-date information to all stakeholders and the general public. The Bank also maintains social media accounts to ensure transparency and communication with all stakeholders, including Facebook, Instagram, TikTok, Twitter/X, and YouTube.

Pendidikan dan/atau Pelatihan Dewan Komisaris, Direksi, Komite-Komite, Sekretaris Perusahaan, dan Unit Audit Internal

Education and/or Training for Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit

Nama Name	Jabatan Position	Materi Pendidikan dan Pelatihan Education and Training Material	Tanggal Date	Penyelenggara Organizer
Dewan Komisaris Board of Commissioners				
Aviliani	Komisaris Utama *President Commissioner*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Briefing — Level 6	13 Februari 2025 February 13, 2025	Banker Association For Risk Management (BARA)
Ali Gunawan	Komisaris *Commissioner*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Briefing — Level 6	13 Februari 2025 February 13, 2025	Banker Association For Risk Management (BARA)
Rosmaya	Komisaris Independen *Independent Commissioner*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Briefing — Level 6	13 Februari 2025 February 13, 2025	Banker Association For Risk Management (BARA)
Direksi Board of Directors				
Ari Yanuanto Asah	Plt. Direktur Utama *Acting President Director*	*Internal Control Over Financial Reporting*	22 Mei 2025 *May 22, 2025*	LPP RMG
		Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Briefing — Level 7	13 Februari 2025 February 13, 2025	Banker Association For Risk Management (BARA)
		Sharing Session Core Values Allo Bank	24 Maret 2025 March 24, 2025	Allo Bank
		FGD BI Penataan Struktur Industri SP BI FGD on Structuring the SP Industry	11 September 2025 September 11, 2025	Bank Indonesia
		Members Meeting & ATM Bersama Awards 2025 Bersama Infobank	18 September 2025 September 18, 2025	Artajasa
		CEO Networking 2025 Managing Global Trade and Empowering Business Strategy	18 November 2025 November 18, 2025	OJK & IDX
		Sosialisasi *Sharing Roadmap* Perbankan Digital By OJK Dissemination on Sharing Digital Banking Roadmap by OJK	19 Desember 2025 December 19, 2025	OJK
Sajal Bhatnagar	Direktur Digital *Digital Director*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Briefing — Level 7	13 Februari 2025 February 13, 2025	Banker Association For Risk Management (BARA)
		Sharing Session Core Values Allo Bank	24 Maret 2025 March 24, 2025	Allo Bank

Nama Name	Jabatan Position	Materi Pendidikan dan Pelatihan Education and Training Material	Tanggal Date	Penyelenggara Organizer
Ganda Raharja Rusli	Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Briefing — Level 7	13 Februari 2025 February 13, 2025	Banker Association For Risk Management (BARA)
		Sharing Session With Responsible Person	13 Februari 2025 February 13, 2025	Allo Bank
		Risk Management Forum Q1 2025	20 Februari 2025 February 20, 2025	Allo Bank
		Pertemuan Koordinasi Tahunan PPATK Tahun 2025 PPATK Annual Coordination Meeting 2025	26 Februari 2025 February 26, 2025	PPATK
		Webinar *Agentic AI In Finance A New Era Of Autonomous Decision Making*	3 Juli 2025 July 3, 2025	Allo Bank
		Pembekalan Sertifikasi APU PPT & PPPSPM APU PPT & PPPSPM Certification Provision	14 Agustus 2025 August 14, 2025	FKDKP
		Launching Kampanye Nasional Berantas *Scam* dan Aktivitas Keuangan Ilegal Launch of the National Campaign to Eradicate Scams and Illegal Financial Activities	19 Agustus 2025 August 19, 2025	SATGAS PASTI
		Risk and Governance Summit (RGS) Tahun 2025	19 Agustus 2025 August 19, 2025	OJK
		Uji Sertifikasi APU PPT & PPPSPM Jenjang 7 Direksi AML CFT & PPPSPM Certification Test for Level 7 Directors	24 Oktober 2025 October 24, 2025	LSPP
		Pembekalan Sertifikasi Kepatuhan Compliance Certification Provision	6 November 2025 November 6, 2025	FKDKP
		Diseminasi Hasil Penilaian Fir On ML/TF Tahun 2025 Dissemination of Fir On ML/TF Assessment Results for 2025	27 November 2025 November 27, 2025	PPATK
		Sosialisasi *Sharing Roadmap* Perbankan Digital By OJK OJK's Digital Banking Roadmap Sharing Dissemination	19 Desember 2025 December 19, 2025	OJK
		Acara Penutupan Perdagangan PT Bursa Efek Indonesia (BEI) Tahun 2025 dan Pembukaan Perdagangan BEI Tahun 2026 The closing ceremony of trading at the Indonesia Stock Exchange (IDX) in 2025 and the opening ceremony of trading at the IDX in 2026.	30 Desember 2025 December 30, 2025	IDX
Komite Audit Audit Committee				
Siswandi Pujo Sasongko	Anggota Komite Audit Member of Audit Committee	Refreshment Manajemen Risiko Jenjang 7 - Komite Level 7 Risk Management Refreshment - Committee	28 Agustus 2025 August 28, 2025	Banker Association for Risk Management (BARA)
Lista Irna	Anggota Komite Audit Member of Audit Committee	Refreshment Manajemen Risiko Jenjang 7 - Komite Level 7 Risk Management Refreshment - Committee	10 November 2025 November 10, 2025	Banker Association for Risk Management (BARA)
Komite Remunerasi dan Nominasi Remuneration and Nomination Committee				
Netty Delima	Human Capital Strategy & Services Division Head	Sosialisasi Launching Lembaga Sertifikasi Profesi (LSP) Sistem Pembayaran Indonesia Dissemination of the Launch of the Indonesian Payment System Professional Certification Institute (LSP)	4 Februari 2025 February 4, 2025	Asosiasi Sistem Pembayaran Indonesia Indonesian Payment System Association
		Sosialisasi Program JSHK Dissemination of the JSHK Program	5 Maret 2025 March 5, 2025	Disnakertrans DKI Jakarta Jakarta Manpower and Transmigration Office
		Sharing Session Core Values Allo Bank	24 Maret 2025 March 24, 2025	Allo Bank
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification Refreshment	30 April 2025 April 30, 2025	RDS Consultant

Nama Name	Jabatan Position	Materi Pendidikan dan Pelatihan Education and Training Material	Tanggal Date	Penyelenggara Organizer
		Sharing Session Work Smarter Transforming Productivity With AI	14 Agustus 2025 August 14, 2025	Allo Bank
		Indonesia Banking Innovation Conclave	30 Oktober 2025 October 30, 2025	FKDOP
		3P Compensation	3 Desember 2025 December 3, 2025	Mercer
Komite Pemantau Risiko Risk Oversight Committee				
Siswandi Pujo Sasongko	Anggota Komite Pemantau Risiko Member of Risk Oversight Committee	Refreshment Manajemen Risiko Jenjang 7 - Komite Level 7 Risk Management Refreshment - Committee	28 Agustus 2025 August 28, 2025	Banker Association for Risk Management (BARA)
Lista Irna	Anggota Komite Pemantau Risiko Member of Risk Oversight Committee	Refreshment Manajemen Risiko Jenjang 7 - Komite Level 7 Risk Management Refreshment - Committee	10 November 2025 November 10, 2025	Banker Association for Risk Management (BARA)
Sekretaris Perusahaan Corporate Secretary				
Stacey Aryadi Suryoputro	Corporate Secretary & PMO Division Head	Sosialisasi POJK No. 45 Tahun 2024 Tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik Dissemination of POJK No. 45 of 2024 concerning the Development and Strengthening of Issuers and Public Companies	6 Februari 2025 February 6, 2025	OJK
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Briefing — Level 5	20 Februari 2025 February 20, 2025	RDS CONSULTANT
		Sharing Session Core Values Allo Bank	24 Maret 2025 March 24, 2025	ALLO BANK
		Sharing Session Work Smarter Transforming Productivity With AI	14 Agustus 2025 August 14, 2025	ALLO BANK
		Sosialisasi Bulan Inklusi Keuangan 2025 Dissemination on Financial Inclusion Month 2025	3 September 2025 September 3, 2025	PERBANAS
		Acara *Introductory to Investor Relations* Introductory to Investor Relations Event	25 September 2025 September 25, 2025	IDX
		OJK Peduli Cerdas (*Capacity Building* Edukasi dan Literasi Keuangan Duta Se-Indonesia) OJK Peduli Cerdas (Capacity Building Education and Indonesian Financial Literacy Ambassador)	25 September 2025 September 25, 2025	OJK
		Orange Forum 2025 Kerja Sama PT Bursa Efek Indonesia Dengan Impact Investment Exchange Pte. Ltd. (IIX) Orange Forum 2025: Collaboration between the Indonesia Stock Exchange and Impact Investment Exchange Pte. Ltd. (IIX)	17 November 2025 November 17, 2025	IDX
Kepala SKAI Head of SKAI				
Willyardo Halim Partahi Napitupulu	Acting (ACT) Internal Audit Division Head	*Sharing Session Core Values* Allo Bank	24 Maret 2025 March 24, 2025	ALLO BANK
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Briefing — Level 5	30 April 2025 April 30, 2025	RDS CONSULTANT
		Character Building Batch 4	22 Juli 2025 July 22, 2025	SPEAK UP ACADEMY
		Training Auditing Treasury Business	8 Oktober 2025 October 8, 2025	IAIB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04

Analisis dan Pembahasan Manajemen

Management Discussion and Analysis

Tinjauan Perekonomian dan Industri

Economic and Industrial Review

Tinjauan Perekonomian
Economic Review

Iklim Perekonomian Global

Sebagaimana dikutip dari buku Pertemuan Tahunan Bank Indonesia 2025 yang bertajuk Tangguh dan Mandiri: Sinergi Mendorong Pertumbuhan Ekonomi Lebih Tinggi dan Berdaya Tahan, menjelaskan bahwa, perekonomian global berada dalam fase perlambatan yang tidak merata antar negara dan kawasan. Pertumbuhan ekonomi dunia cenderung tertahan, terutama dipengaruhi oleh kinerja negara maju yang melemah, sementara negara berkembang relatif menunjukkan ketahanan yang lebih baik. Dalam paparan Bank Indonesia, pertumbuhan ekonomi global diproyeksikan berada di kisaran ± 3,0%, mencerminkan tekanan berlanjut dari kebijakan moneter ketat, fragmentasi geopolitik, serta normalisasi aktivitas ekonomi pasca pandemi yang belum sepenuhnya merata.

Di kelompok negara maju, kinerja ekonomi menunjukkan tren perlambatan yang lebih nyata. Amerika Serikat diproyeksikan tumbuh moderat seiring dengan melemahnya konsumsi dan investasi akibat suku bunga tinggi yang dipertahankan lebih lama. Di kawasan Eropa, pertumbuhan ekonomi relatif terbatas, dipengaruhi oleh tekanan biaya energi, pelemahan sektor manufaktur, serta pengetatan kondisi keuangan. Jepang juga menghadapi tantangan pertumbuhan yang berasal dari lemahnya permintaan eksternal dan dinamika inflasi domestik.

Sebaliknya, negara berkembang, khususnya di kawasan Asia, menunjukkan prospek pertumbuhan yang relatif lebih kuat. Pertumbuhan ekonomi di kawasan Asia ditopang oleh permintaan domestik yang tetap solid, peningkatan investasi, serta dukungan kebijakan pemerintah yang lebih akomodatif. Namun demikian,

Global Economic Climate

The global economy is in a phase of uneven slowdown across countries and regions, according to a Bank Indonesia's report it released in 2025 titled "Resilient and Independent: Synergy to Drive Higher and Resilient Economic Growth." Global economic growth is estimated to have been on the restrained side of things, which is a factor that has been primarily influenced by weakening performance among developed countries. Meanwhile, developing countries have shown relatively better resilience. Bank Indonesia's presentation projected global economic growth in the range of ± 3.0%, reflecting continued pressure from tight monetary policy, geopolitical fragmentation, and the uneven normalization of post-pandemic economic activity.

Among developed countries, economic performance demonstrates a more pronounced slowdown. The United States is projected to grow moderately as consumption and investment weaken due to prolonged high interest rates. In the European region, economic growth is relatively limited, impacted by energy cost pressures, a weakening manufacturing sector and tightening financial conditions. Japan also faces growth challenges stemming from weak external demand and domestic inflation dynamics.

In contrast, developing countries, particularly in Asia, promise relatively stronger growth prospects. Economic growth in Asia has been supported by solid domestic demand, increased investment, and more accommodating government policy support. However, Bank Indonesia emphasizes that this

Bank Indonesia menekankan bahwa ketahanan tersebut tetap dihadapkan pada risiko eksternal, termasuk volatilitas arus modal, fluktuasi nilai tukar, dan ketidakpastian perdagangan global.

Dari sisi inflasi global, tekanan harga menunjukkan tren penurunan, namun masih berada pada level yang relatif tinggi di sejumlah negara utama. Kondisi ini mendorong bank sentral global untuk mempertahankan kebijakan moneter yang ketat secara berhati-hati. Lingkungan suku bunga global yang tinggi tersebut berdampak pada ketatnya likuiditas internasional, meningkatnya biaya pendanaan, serta berlanjutnya volatilitas di pasar keuangan global.

Ke depan, Bank Indonesia memproyeksikan bahwa pemulihan ekonomi global akan berlangsung bertahap dan tetap disertai risiko, dengan potensi perbaikan yang bergantung pada stabilisasi inflasi, arah kebijakan moneter global, serta perkembangan tensi geopolitik dan perdagangan antar negara.

Iklim Perekonomian Nasional

Sementara itu, di tengah perlambatan global, Bank Indonesia mencatat bahwa perekonomian Indonesia menunjukkan ketahanan yang kuat dan kinerja yang relatif lebih baik dibandingkan banyak negara lain. Pertumbuhan ekonomi nasional diproyeksikan berada pada kisaran 4,7%-5,5%, didukung oleh permintaan domestik yang tetap solid serta bauran kebijakan yang konsisten antara pemerintah dan Bank Indonesia.

Konsumsi rumah tangga tetap menjadi motor utama pertumbuhan ekonomi nasional, seiring terjaganya daya beli masyarakat dan meningkatnya aktivitas ekonomi domestik. Selain itu, investasi menunjukkan tren pertumbuhan yang berkelanjutan, didukung oleh perbaikan iklim usaha, pembangunan infrastruktur, serta berlanjutnya realisasi investasi, termasuk pada sektor-sektor bernilai tambah tinggi.

Dari sisi inflasi, Bank Indonesia memproyeksikan tingkat inflasi tetap berada dalam sasaran 2,5% ± 1%, mencerminkan keberhasilan pengendalian harga melalui sinergi kebijakan moneter, fiskal, dan pengendalian inflasi pusat dan daerah. Inflasi inti yang terjaga serta inflasi pangan yang terkendali memberikan ruang bagi stabilitas ekonomi makro yang berkelanjutan.

Pada sektor eksternal, neraca pembayaran Indonesia diperkirakan tetap berada dalam kondisi yang sehat, didukung oleh kinerja ekspor yang cukup baik serta cadangan devisa yang memadai. Ketahanan eksternal ini berperan penting dalam menjaga stabilitas nilai tukar Rupiah di tengah volatilitas pasar keuangan global dan ketidakpastian arus modal internasional.

Bank Indonesia juga menegaskan bahwa stabilitas sistem keuangan nasional tetap terjaga, dengan permodalan perbankan yang kuat, likuiditas yang memadai, serta risiko kredit yang terkendali. Kondisi tersebut memberikan ruang

resilience remains exposed to external risks, including capital flow volatility, exchange rate fluctuations, and global trade uncertainty.

Regarding global inflation, price pressures are showing a downward trend. However, they remain at relatively high levels in several key economies. This condition has prompted global central banks to maintain prudently tight monetary policies. This high global interest rate environment has resulted in tight international liquidity, increased funding costs, and continued volatility in global financial markets.

Looking ahead, Bank Indonesia is of the view that global economic recovery will be gradual in nature and will remain accompanied by risks, with potential improvements that are dependent on inflation stabilization, the direction of global monetary policy, and developments in geopolitical and trade tensions between countries.

National Economic Climate

Meanwhile, in the midst of all of this global slowdown, Bank Indonesia notes that the Indonesian economy has demonstrated strong resilience and relatively better performance compared to many other countries. National economic growth is projected to be in the range of 4.7%-5.5%, supported by solid domestic demand and a consistent policy mix between the government and Bank Indonesia.

Household consumption remains the primary driver of national economic growth, as public purchasing power remains strong and domestic economic activity increases. Furthermore, investment shows a sustainable growth trend, supported by improvements in the business climate, infrastructure development and continued investment realization, including in high-value-added sectors.

When it comes to inflation, Bank Indonesia projects that inflation rates will remain within the 2.5% ± 1% target, reflecting the success of price control through synergy between monetary, fiscal, and central and regional inflation control policies. Maintained core inflation and controlled food inflation provide room for sustained macroeconomic stability.

In the external sector, Indonesia's balance of payments is expected to remain healthy, thanks to the support of strong export performance and adequate foreign exchange reserves. This external resilience plays a crucial role in maintaining the stability of the Rupiah's exchange rate in the midst of global financial market volatility and uncertainty in international capital flows.

Bank Indonesia has also emphasized that the stability of the national financial system remains well-maintained, with strong bank capital, adequate liquidity, and controlled credit risk. These conditions provide room for the banking sector to continue

bagi sektor perbankan untuk terus meningkatkan penyaluran pembiayaan kepada sektor produktif guna mendukung pertumbuhan ekonomi nasional secara berkelanjutan.

increasing its financing disbursement to productive sectors to support sustainable national economic growth.

Tinjauan Industri
Industry Overview

Dinamika perekonomian global yang masih diwarnai perlambatan pertumbuhan, kebijakan moneter ketat, serta volatilitas pasar keuangan memberikan implikasi langsung terhadap industri perbankan, baik dari sisi pendanaan, penyaluran kredit, maupun manajemen risiko. Lingkungan suku bunga global yang relatif tinggi dan likuiditas internasional yang lebih selektif mendorong industri perbankan untuk semakin berhati-hati dalam pengelolaan struktur pendanaan serta menjaga efisiensi biaya dana.

The dynamics of the global economy are still characterized by slowing growth, tightening monetary policy and financial market volatility. These dynamics have direct implications for the banking industry, whether in terms of funding, lending or risk management. The relatively high global interest rate environment and more selective international liquidity encourages the banking industry to be increasingly prudent in managing its funding structure and maintaining cost efficiency.

Di tingkat nasional, ketahanan perekonomian Indonesia dengan pertumbuhan yang diproyeksikan berada pada kisaran 4,7% - 5,5% dan inflasi yang terkendali dalam sasaran 2,5% ± 1% memberikan ruang yang kondusif bagi perbankan untuk tetap menjalankan fungsi intermediasi secara berkelanjutan. Permintaan kredit diperkirakan tetap tumbuh sejalan dengan aktivitas konsumsi dan investasi domestik, khususnya pada sektor-sektor produktif yang menjadi prioritas pembangunan ekonomi nasional.

With its projected growth in the range of 4.7% - 5.5% and controlled inflation within the target range of 2.5% ± 1%, the resilience of the Indonesian economy at the national level provides a conducive environment for banks to continue carrying out their intermediary function in a sustainable manner. Credit demand is expected to continue to grow in line with domestic consumption and investment activities, particularly in productive sectors that are prioritized for national economic development.

Stabilitas sistem keuangan yang terjaga, sebagaimana tercermin dari permodalan perbankan yang kuat dan likuiditas yang memadai, menjadi pondasi penting bagi industri perbankan dalam menghadapi ketidakpastian global. Namun demikian, industri perbankan tetap dituntut untuk memperkuat manajemen risiko, terutama dalam mengantisipasi potensi peningkatan risiko kredit, volatilitas nilai tukar, serta perubahan kondisi pasar keuangan global yang dapat mempengaruhi kualitas aset.

Maintained financial system stability, which can be seen reflected in strong bank capital and adequate liquidity, serves as a crucial foundation for the banking industry in navigating global uncertainty. At the same time, the banking industry still needs to strengthen risk management, particularly in anticipating potential increases in credit risk, exchange rate volatility, and changes in global financial market conditions that could impact asset quality.

Selain itu, arah kebijakan Bank Indonesia yang menekankan sinergi kebijakan moneter, makroprudensial, dan sistem pembayaran mendorong perbankan untuk terus beradaptasi melalui penguatan digitalisasi, peningkatan efisiensi operasional, serta pengembangan produk dan layanan yang relevan dengan kebutuhan nasabah. Transformasi digital dan pemanfaatan teknologi menjadi faktor kunci bagi perbankan dalam meningkatkan daya saing, memperluas basis nasabah, serta menjaga pertumbuhan yang sehat di tengah dinamika ekonomi.

Furthermore, Bank Indonesia's policy direction, which emphasizes synergy between monetary, macroprudential, and payment system policies, encourages banks to continuously adapt by strengthening digitalization, improving operational efficiency, and developing products and services relevant to customer needs. Digital transformation and the use of technology are key factors for banks as a means of increasing competitiveness, expanding their customer base, and maintaining healthy growth in the midst of economic dynamics.

Secara keseluruhan, meskipun industri perbankan menghadapi tantangan dari lingkungan global yang penuh ketidakpastian, kondisi makro ekonomi domestik yang stabil dan prospektif memberikan peluang bagi perbankan untuk terus tumbuh secara *prudent*. Dengan menjaga keseimbangan antara pertumbuhan dan prinsip kehati-hatian, industri perbankan diharapkan tetap mampu mendukung pembiayaan ekonomi nasional dan menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

Although the banking industry faces challenges from an uncertain global environment, stable and prospective domestic macroeconomic conditions overall provide opportunities for banks to continue prudent growth. By maintaining a balance between growth and prudence, the banking industry is expected to continue to support national economic financing and create sustainable added value for all stakeholders.

Tinjauan Perekonomian dan Industri

Economic and Industrial Review

Iklim Perekonomian Global

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Sebaliknya, negara berkembang, khususnya di kawasan Asia, menunjukkan prospek pertumbuhan yang relatif lebih kuat. Pertumbuhan ekonomi di kawasan Asia ditopang oleh permintaan domestik yang tetap solid,

Global Economic Climate

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In contrast, developing countries, particularly in Asia, promise relatively stronger growth prospects. Economic growth in Asia has been supported by solid domestic demand, increased investment, and more accommodating

Rencana dan Kebijakan Strategis Perusahaan

The Company's Strategic Plan and Policy

Membaiknya kondisi makro ekonomi domestik yang ditopang dengan penurunan suku bunga Bank Indonesia dan penguatan nilai tukar Rupiah menjadi katalis positif bagi kinerja perbankan yang tetap solid di tahun 2025. Peningkatan konsumsi masyarakat, khususnya pada saat hari raya dan libur nasional, diyakini mampu mendongkrak permintaan barang dan jasa. Hal ini juga didukung dengan stimulus pemerintah yang bertujuan untuk meningkatkan daya beli masyarakat sehingga ikut menopang pertumbuhan ekonomi yang pada akhirnya berdampak pada penurunan tingkat inflasi nasional.

Atas kondisi ini, Perseroan berkomitmen untuk dapat menjawab kebutuhan seluruh nasabah sekaligus memberikan kontribusi positif bagi segenap pemangku kepentingan. Untuk mewujudkan tujuan ini, Allo Bank memanfaatkan model bisnis yang kuat dan berkelanjutan, serta rekam jejak strategi pertumbuhan yang unggul. Untuk mencapai visinya, Perseroan telah menetapkan kebijakan strategis dalam mengoptimalkan pertumbuhan bisnis. Allo Bank secara konsisten mengembangkan portofolio produk dan layanan perbankan digital yang komprehensif guna memenuhi kebutuhan nasabah ritel dan korporasi secara menyeluruh. Bagi nasabah ritel, seluruh layanan dirancang berbasis digital *end-to-end*, dengan tujuan memberikan kemudahan akses, efisiensi transaksi, serta pengalaman nasabah yang terintegrasi dalam satu *platform* aplikasi.

Improvements in domestic macroeconomic conditions (supported by Bank Indonesia's interest rate cuts and the strengthening of the Rupiah) have served as positive catalysts for continued solid banking performance in 2025. Increased public consumption, particularly during religious holidays and national holidays, is estimated to have boosted demand for goods and services. This was also supported by government stimulus aimed at increasing public purchasing power, which subsequently supported economic growth and ultimately impacted the reduction of nation's inflation rate.

In light of this situation, the Company is committed to meeting the needs of all customers while making a positive contribution to all stakeholders. To achieve this goal, Allo Bank has utilized a strong and sustainable business model and a track record of superior growth strategies. To achieve its vision, the Company has established strategic policies to optimize business growth. Allo Bank has consistently developed a comprehensive portfolio of digital banking products and services to meet the comprehensive needs of retail and corporate customers. For retail customers, all services are designed on an end-to-end digital basis, with the aim of providing easy access, transaction efficiency, and an integrated customer experience within a single application platform.

Pada sisi layanan transaksi dan pembayaran, Allo Bank menyediakan berbagai fitur utama yang mendukung aktivitas keuangan harian nasabah, antara lain pembayaran QRIS, transfer dana, pembayaran tagihan, *top up* saldo, kartu debit virtual serta layanan tarik, RDN dan setor tunai berbasis *QR code*. Rangkaian layanan tersebut memungkinkan nasabah melakukan berbagai transaksi secara cepat dan aman melalui satu aplikasi, sekaligus mendorong peningkatan frekuensi penggunaan layanan perbankan digital. Untuk memperkuat keterikatan nasabah, Bank juga mengembangkan program loyalitas yang diarahkan pada transaksi berfrekuensi tinggi dan penggunaan layanan secara berulang.

In terms of transaction and payment services, Allo Bank has provided various key features to support customers in their daily financial activities, including QRIS payments, fund transfers, bill payments, balance top-ups, virtual debit cards, and QR code-based withdrawal, RDN, and cash deposits. This suite of services allows customers to conduct various transactions quickly and securely through a single application, while simultaneously encouraging increased use of digital banking services. To strengthen customer engagement, the Bank has also developed a loyalty program aimed at high-frequency transactions and repeat use.

Dalam rangka penghimpunan dana, Allo Bank menerapkan pendekatan inovatif melalui pengembangan produk simpanan dan deposito digital dengan struktur imbal hasil yang menarik. Selain dompet digital dan rekening tabungan, Perseroan menghadirkan Allo Grow sebagai produk simpanan fleksibel dengan skema suku bunga bertahap yang meningkat seiring dengan lamanya dana disimpan. Pendekatan ini bertujuan untuk mendorong pertumbuhan dana pihak ketiga secara berkelanjutan, sekaligus menjaga stabilitas struktur pendanaan dan efisiensi biaya dana. Peluncuran kartu debit virtual turut memperluas akseptasi transaksi digital, khususnya untuk pembayaran di berbagai platform pihak ketiga dan transaksi berulang, sehingga memperkuat peran rekening Allo Bank sebagai rekening utama nasabah.

To raise funds, Allo Bank has implemented an innovative approach through its development of digital savings and time deposit products with attractive yield structures. In addition to digital wallets and savings accounts, the Company has also offered Allo Grow, a flexible savings product with a graduated interest rate scheme that increases with the length of time in which funds are held. This approach aims to encourage sustainable growth of third-party funds while maintaining funding structure stability and cost efficiency. The launch of the virtual debit card has also expanded digital transaction acceptance, particularly for payments on various third-party platforms and recurring transactions, subsequently strengthening the role of Allo Bank accounts as the primary accounts of its customers.

Pada sisi pembiayaan, Allo Bank menyediakan produk kredit ritel yang mudah diakses, transparan, dan fleksibel untuk menjangkau segmen masyarakat yang sebelumnya memiliki keterbatasan akses pembiayaan formal. Perseroan mengembangkan produk pembiayaan dengan mekanisme limit gabungan dan tenor yang dapat disesuaikan, sehingga dapat dimanfaatkan untuk berbagai kebutuhan konsumtif maupun produktif. Selain itu, Allo Bank menjalankan program pembiayaan inovatif yang memungkinkan nasabah membangun riwayat kredit secara bertahap melalui skema pembiayaan yang terukur dan berisiko rendah bagi Bank. Seluruh proses penyaluran kredit didukung oleh sistem *underwriting* berbasis teknologi dan pemanfaatan data, guna memastikan kualitas portofolio tetap terjaga seiring dengan pertumbuhan volume pembiayaan.

On the financing side of things, Allo Bank has provided accessible, transparent, and flexible retail credit products to reach segments of society that previously had limited access to formal financing. The Company has developed financing products with a combined limit mechanism and adjustable tenor, enabling them to be utilized for a variety of consumptive and productive needs. Furthermore, Allo Bank runs an innovative financing program that allows customers to gradually build credit history through a measurable, low-risk financing scheme for the Bank. The entire credit disbursement process is supported by a technology-based underwriting system and data utilization, ensuring portfolio quality remains intact as financing volume grows.

Sejalan dengan pengembangan produk, Allo Bank terus membangun dan memperluas ekosistem kemitraan yang bersifat independen. Pada fase awal pertumbuhan, Bank memanfaatkan kekuatan merek, jaringan, serta basis pelanggan dalam ekosistem Grup CT Corp untuk mempercepat akuisisi pengguna dan meningkatkan adopsi layanan. Strategi ini memberikan fondasi yang kuat bagi pertumbuhan awal Bank.

In line with product development, Allo Bank has continued to build and expand its independent partnership ecosystem. In the early stages of growth, the Bank leveraged the strength of its brand, network, and customer base within the CT Corp Group ecosystem to accelerate user acquisition and increase service adoption. This strategy provided a strong foundation for the Bank's initial growth.



Selanjutnya, Allo Bank berhasil mengembangkan kerjasama dengan berbagai mitra strategis yang semakin terdiversifikasi di luar ekosistem CT Corp, mencakup berbagai sektor seperti ritel *offline* dan *online*, *food and beverages*, media dan komunikasi, *entertainment*, kesehatan, transportasi, serta berbagai sektor lainnya. Diversifikasi kemitraan ini memungkinkan Bank memperluas basis pengguna, meningkatkan volume dan nilai transaksi, serta memperoleh data perilaku nasabah yang lebih komprehensif. Pemanfaatan data tersebut menjadi elemen penting dalam penyempurnaan strategi pemasaran, pengembangan produk dan proses *underwriting* kredit.

Peningkatan signifikan aktivitas transaksi dan jumlah mitra di luar ekosistem CT Corp mencerminkan kemampuan Allo Bank untuk tumbuh secara independen dan berkelanjutan. Keberhasilan ini menegaskan bahwa strategi kemitraan yang terbuka dan fleksibel tidak hanya mendukung pertumbuhan skala usaha, tetapi juga memperkuat ketahanan model bisnis melalui diversifikasi sumber pertumbuhan.

Secara keseluruhan, integrasi pengembangan produk, strategi pendanaan dan pembiayaan, serta ekosistem kemitraan yang terdiversifikasi menjadi pondasi utama bagi Allo Bank dalam membangun pertumbuhan yang sehat dan berkelanjutan. Pendekatan tersebut mendukung peningkatan *engagement* nasabah, optimalisasi profitabilitas, serta penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan, sejalan dengan strategi bisnis dan prinsip kehati-hatian yang diterapkan oleh Bank.

Subsequently, Allo Bank has successfully developed its collaborations with increasingly diversified strategic partners outside the CT Corp ecosystem, spanning various sectors such as offline and online retail, food and beverage, media and communications, entertainment, healthcare, transportation, and various other sectors. This partnership diversification has allowed the Bank to expand its user base, increase its transaction volume and value, and obtain more comprehensive customer behavior data. Utilizing this data has been a crucial element for the Bank in refining marketing strategies, product development, and credit underwriting processes.

The significant increase in transaction activity and the number of partners outside the CT Corp ecosystem serves as a reflection of Allo Bank's ability to grow independently and sustainably. This success confirms that an open and flexible partnership strategy not only supports business scale growth but also strengthens the resilience of the business model through diversification of growth sources.

Overall, the integration of product development, funding and financing strategies, and a diversified partnership ecosystem has been a key foundation for Allo Bank in building healthy and sustainable growth. This approach supports increased customer engagement, optimized profitability, and long-term value creation for all stakeholders, in line with the Bank's business strategy and prudent principles.

Tinjauan Operasional
Operational Review

Allo Bank menjalankan kegiatan usahanya sebagai bank umum dengan pendekatan produk dan layanan perbankan berbasis digital. Berdasarkan dengan Pasal 3 Anggaran Dasar yang terakhir diubah, Bank mengelompokkan kinerja operasionalnya ke dalam 2 (dua) jenis kegiatan berdasarkan produk dan layanan yang dimiliki, yakni kegiatan menghimpun dana dari masyarakat dalam bentuk simpanan (Produk Simpanan) dan kegiatan menyalurkan dana dalam bentuk kredit (Produk Kredit).

Allo Bank operates as a commercial bank with a digital-based banking product and service approach. Based on Article 3 of its most recently-amended Articles of Association, the Bank categorizes its operational performance into two types of activities based on its products and services: collecting funds from the public in the form of deposits (Deposit Products) and distributing funds in the form of loans (loan Products).

Produk Kredit
Loan Products

Bank memiliki dua mesin pertumbuhan bisnis yaitu segmen *Retail Banking* dan *Wholesale Banking*. Dalam segmen Retail Banking, Bank berfokus dalam menyalurkan pinjaman secara digital kepada konsumen retail yang terdiri dari 2 (dua) produk, yaitu *Paylater* dan Pinjaman Dana Tunai (*Instant Cash*) dengan proses pengajuan yang dilakukan melalui *mobile app* Allo Bank. Keputusan kredit dapat dilakukan secara instan sehingga mempermudah nasabah untuk melakukan transaksi menggunakan *Paylater* atau mendapatkan dana pinjaman untuk berbagai kebutuhan. Dalam segmen *Wholesale Banking*, Bank menyalurkan kredit wholesale kepada nasabah korporasi yang memiliki reputasi dan kualitas baik yang bertujuan untuk pembiayaan modal kerja, investasi dan penjaminan.

The Bank has two business growth engines: the Retail Banking and Wholesale Banking segments. In its Retail Banking segment, the Bank focuses on digitally disbursing loans to retail consumers. This consists of two products: Paylater and Instant Cash Loans, with applications processed through Allo Bank's mobile app. Decisions related to loans can be made instantly, making it easier for customers to conduct transactions using Paylater or obtain loans for various needs. In the Wholesale Banking segment, the Bank disburses wholesale loans to reputable and high-quality corporate customers for working capital financing, investment, and guarantees.

Suku Bunga Dasar Kredit
Prime Lending Rate

Suku Bunga Dasar Kredit (SBDK) merupakan dasar penetapan suku bunga kredit yang akan dikenakan kepada nasabah. Allo Bank telah mempublikasikan SBDK dalam mata uang Rupiah sesuai dengan Peraturan

The Bank's Prime Lending Rate (SBDK) serves as its basis for determining the lending interest rate charged to customers. Allo Bank has published its Prime Lending Rate in Rupiah in accordance with Financial Services

Otoritas Jasa Keuangan (POJK) No. 13 Tahun 2024 tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit bagi Bank Umum Konvensional yang mengatur mengenai transparansi informasi SBDK sebagai indikasi suku bunga efektif terendah yang mencerminkan Harga Pokok Dana untuk Kredit (HPDK), *overhead cost,* dan *margin,* untuk selanjutnya digunakan sebagai acuan dalam penetapan suku bunga kredit

SBDK yang dipublikasikan oleh Bank ditentukan berdasarkan berbagai faktor, diantaranya suku bunga acuan yang ditetapkan oleh otoritas yang berwenang, harga pokok dana untuk kredit (*cost of fund*), biaya *overhead,* margin keuntungan, dan perkembangan kondisi ekonomi. Namun demikian, SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko untuk masing-masing debitur atau kelompok debitur, sehingga besaran suku bunga kredit yang dikenakan belum tentu sama dengan SBDK.

Bank mengelompokkan SBDK menjadi 4 (empat) kelompok berdasarkan segmentasi kredit, yaitu Kredit Korporasi, Kredit Ritel, Kredit Mikro, dan Kredit Konsumsi. Seluruh informasi yang lebih rinci mengenai SBDK yang berlaku dapat dilihat pada publikasi di setiap kantor Bank dan/atau situs web resmi Allo Bank di www.allobank.com.

Authority Regulation (POJK) No. 13 of 2024 concerning Transparency and Publication of Prime Lending Rates for Conventional Commercial Banks, which regulates the transparency of Prime Lending Rate information as an indication of the lowest effective interest rate reflecting the Cost of Funds for Lending (HPDK), overhead costs, and margins, which are then used as a reference in determining lending interest rates.

The Prime Lending Rate published by the Bank is determined based on various factors, including benchmark interest rates set by authorities, the cost of funds for lending, overhead costs, profit margins, and economic developments. However, 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 for each debtor or group of debtors. As such, the interest rate charged may not necessarily be the same as the Prime Lending Rate.

The Bank classifies its Prime Lending Rate (SBDK) into four groups based on loan segmentation: Corporate Loans, Retail Loans, Micro Loans, and Consumer Loans. More detailed information regarding appropriate Prime Lending Rates (SBDK) can be found in publications at each Bank office and/or on Allo Bank's official website at www.allobank.com.

Periode Period	**Kredit Korporasi** Corporate Loan	**Kredit Ritel** Retail Loan	**Kredit Mikro** Micro Loan	**Kredit Konsumsi** Consumer Loan	
				KPR	**Non KPR**
Desember 2025 December 2025	8.25%	N/A	N/A	N/A	29.71%

Kinerja Produk Kredit

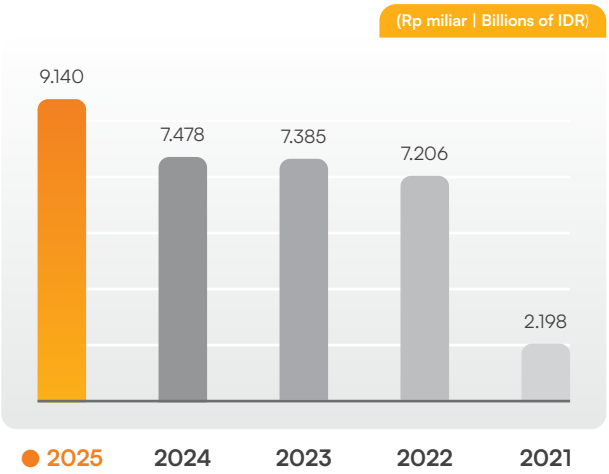
Pada tahun 2025, kinerja produk kredit tercatat sebesar Rp9,14 triliun, mengalami peningkatan Rp1,66 triliun atau 22,23% dari tahun 2024 yang sebesar Rp7,48 triliun. Hal ini terutama disebabkan oleh pertumbuhan kredit yang disalurkan baik di segmen Ritel dan *Wholesale.*

Loan Product Performance

In 2025, the Bank's loan product performance was recorded at IDR9.14 trillion, which marked an increase of IDR1.66 billion or 22.23% from IDR7.48 trillion in 2024. This was primarily due to loan growth distributed in both the Retail and Wholesale segments.

Jenis Kredit Type of Loan	**2025 (Rp juta)** (IDR million)	**2024 (Rp juta)** (IDR million)	**Kenaikan (Penurunan)** Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	**Persentase (%)** Percentage (%)
Kredit Modal Kerja Working Capital Loan	2.098.872	1.014.884	1.083.988	106,81%
Kredit Investasi Investment Loan	4.884.973	5.099.634	(214.661)	-4,21%
Kredit Konsumsi Consumer Loan	2.156.886	1.363.517	793.369	58,19%
Jumlah Kredit Total Loans	9.140.731	7.478.035	1.662.696	22,23%

Pertumbuhan Kredit Tahun 2021-2025
Loan Growth 2021-2025



Produk Simpanan
Deposit Products

Allo Bank menyediakan produk simpanan berupa penghimpunan dana baik dari nasabah *Retail Banking* maupun nasabah *Wholesale Banking*. Dalam hal penghimpunan dana nasabah *Retail*, Bank menawarkan berbagai produk-produk simpanan berbasis digital, seperti uang elektronik (AlloPay dan AlloPay+), tabungan (Allo Prime dan Allo Grow), dan deposito yang dilakukan melalui *mobile app* Allo Bank. Bank juga menyediakan produk giro dan deposito untuk nasabah *Wholesale Banking* yang sudah ada untuk melakukan transaksi operasional maupun terkait dengan pembayaran kredit.

Allo Bank provides deposit products in the form of funds collected from both Retail Banking and Wholesale Banking customers. To collect funds from Retail customers, the Bank offers various digital-based deposit products, such as electronic money (AlloPay and AlloPay+), savings (Allo Prime and Allo Grow), and deposits made through the Allo Bank mobile app. The Bank also provides checking and deposit products for existing Wholesale Banking customers to conduct operational transactions and credit payments.

Kinerja Produk Simpanan

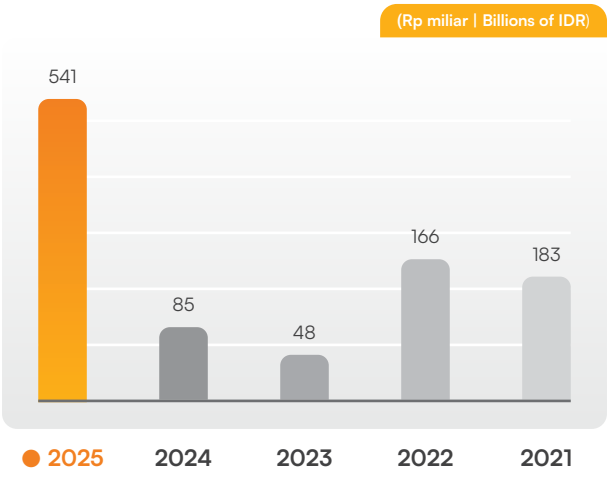
Sepanjang tahun 2025, Bank berhasil menghimpun Dana Pihak Ketiga (DPK) sebesar Rp9,52 triliun, meningkat sebesar Rp3,42 triliun atau 56% jika dibanding tahun 2024 yang sebesar Rp6,10 triliun. Hal ini terutama disebabkan oleh pertumbuhan dana pihak ketiga yang meningkat signifikan sebagai cerminan meningkatnya kepercayaan nasabah.

Deposit Product Performance

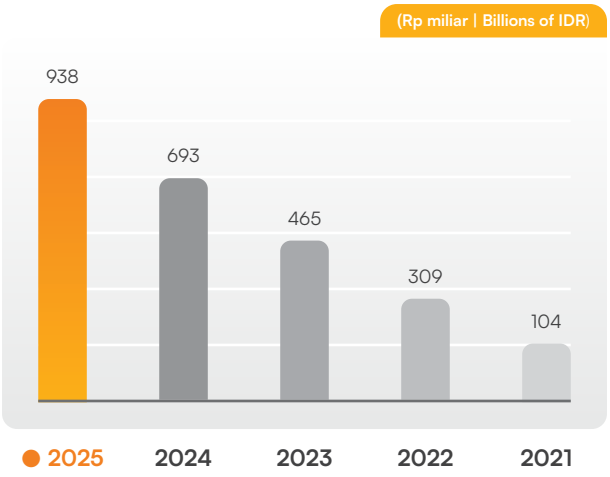
Throughout 2025, the Bank successfully collected IDR9.52 trillion in Third Party Funds (TPF), an increase of IDR3.42 trillion, or 56%, compared to IDR6.10 trillion in 2024. This was primarily due to significant growth in third party funds, reflecting increased customer trust.

Produk Simpanan Saving Products	2025		2024		**Pertumbuhan** (%) Growth (%)
	Nominal (Rp juta) Nominal (IDR million)	**Komposisi** (%) Composition (%)	**Nominal (Rp juta)** Nominal (IDR million)	**Komposisi** (%) Composition (%)	
Giro Current Accounts	540.588	5,68%	85.336	1,40%	533,48%
Tabungan Savings	938.258	9,86%	693.272	11,37%	35,34%
Deposito Time Deposits	8.040.143	84,46%	5.316.510	87,23%	51,23%
Jumlah Simpanan Nasabah Total Customer Deposits	9.518.989	100,00%	6.095.118	100,00%	56,17%
CASA		15,54%		12,77%	

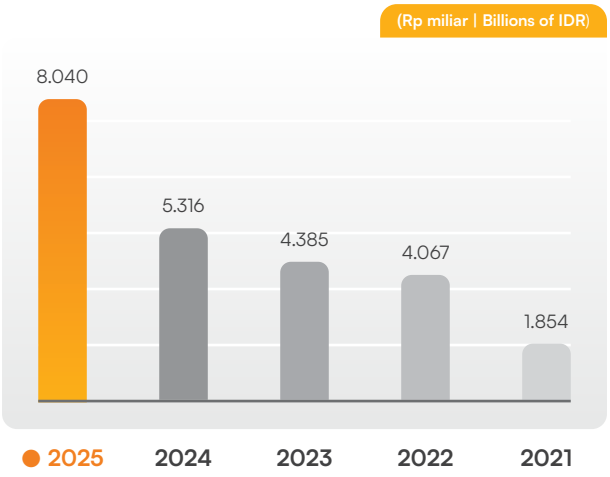
Pertumbuhan Produk Giro Tahun 2021-2025
Growth of Current Accounts 2021-2025



Pertumbuhan Produk Tabungan Tahun 2021-2025
Growth of Savings Accounts 2021-2025



Pertumbuhan Produk Deposito Tahun 2021-2025
Growth of Deposits 2021-2025



Profitabilitas Kegiatan Usaha
Profitability of Business Activities

Profitabilitas Bank dikelompokkan berdasarkan kedua kegiatan utama yang dimiliki, yakni Produk Kredit dan Produk Simpanan. Adapun profitabilitas kegiatan usaha Bank dapat dilihat sebagai berikut:

The Bank's profitability is grouped based on its two main activities: Credit Products and Deposit Products. The profitability of the Bank's business activities can be seen detailed below:

Uraian Description	**2025 (Rp juta)** 2025 (Millions of IDR)	**2024 (Rp juta)** 2024 (Millions of IDR)	**Kenaikan (Penurunan)** Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	**Persentase (%)** Percentage (%)
Kinerja Produk Kredit Lending Product Performance	9.140.731	7.478.035	1.662.696	22.23%
Kinerja Produk Simpanan Savings Product Performance	9.518.989	6.095.118	3.423.871	56.17%
Pendapatan (Beban) Non-Operasional — Neto Non-Operating Income (Expenses)— Net	(876)	127	(1.003)	-789.76%
Laba Periode Berjalan Profit for the Current Period	737.019	598.950	138.069	23,05%
Jumlah Aset Total Assets	18.470.073	13.984.014	4.486.059	32,08%
Jumlah Liabilitas Total Liabilities	10.964.028	6.718.277	4.245.751	63,20%

Per 31 Desember 2025, kinerja produk kredit tercatat sebesar Rp9,14 triliun yang terutama berasal dari kelompok segmentasi kredit Bank, yaitu Kredit segmen *Wholesale* dan Kredit segmen Retail. Sementara, kinerja produk simpanan tercatat sebesar Rp9,52 triliun yang dikontribusikan oleh produk giro, tabungan, dan deposito.

As of 31 December, 2025, the Bank's credit product performance was recorded at IDR9.14 trillion. This was primarily derived from the Bank's credit segmentation groups, specifically, Corporate Loans and Consumer Loans. Meanwhile, deposit product performance was recorded at IDR9.52 trillion, which was contributed by current accounts, savings accounts, and time deposits.



Tinjauan Keuangan
Financial Review

Analisis dan pembahasan kinerja keuangan Bank dalam Laporan Tahunan ini mengacu pada Laporan Keuangan PT Allo Bank Indonesia Tbk untuk tahun-tahun yang berakhir pada 31 Desember 2025 dan 2024 yang telah diaudit oleh Kantor Akuntan Publik (KAP) Amir Abadi Jusuf, Aryanto, Mawar & Rekan dengan opini wajar tanpa pengecualian. Penyajian dan pengungkapan Laporan Keuangan Bank disusun sesuai dengan Standar Akuntansi Keuangan (SAK) di Indonesia, yang mencakup Pernyataan Standar Akuntansi Keuangan (PSAK), Interpretasi Standar Akuntansi Keuangan (ISAK) yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan-Ikatan Akuntan Indonesia (DSAK-IAI), serta Peraturan Pasar Modal yang berlaku antara lain Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No. VIII.G.7 tentang Pedoman Penyajian Laporan Keuangan, keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tentang Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik.

The analysis and discussion of the Bank's financial performance in this Annual Report uses the Financial Statements of PT Allo Bank Indonesia Tbk for the years that ended 31 December, 2025, and 2024 as references, which have been audited by the Public Accounting Firm (KAP) Amir Abadi Jusuf, Aryanto, Mawar & Partners with an unqualified opinion. This presentation and disclosure of the Bank's Financial Statements has been prepared in accordance with Indonesian Financial Accounting Standards (SAK), which include the Statements of Financial Accounting Standards (PSAK), Interpretations of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK-IAI), and applicable Capital Market Regulations, including Regulation of the Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) No. VIII.G.7 concerning Guidelines for the Presentation of Financial Statements, Decree of the Chairman of Bapepam-LK No. KEP-347/BL/2012 concerning the Presentation and Disclosure of Financial Statements of Issuers or Public Companies.

Posisi Keuangan
Financial Position

Uraian Description	2025 (Rp juta) 2025 (Millions of IDR)	2024 (Rp juta) 2024 (Millions of IDR)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	Persentase (%) Percentage (%)
Jumlah Aset Total Assets	18.470.073	13.984.014.	4.486.059	32,08%
Jumlah Liabilitas Total Liabilities	10.964.028	6.718.277	4.245.751	63,20%
Jumlah Ekuitas Total Equity	7.506.045	7.265.737	240.308	3,31%
Jumlah Liabilitas dan Ekuitas Total Liabilities and Equity	18.470.073	13.984.014	4.486.059	32,08%

Selama tahun 2025, Bank berhasil membukukan kinerja yang baik sebagaimana tercermin dari pertumbuhan posisi keuangan Bank. Sepanjang tahun buku, jumlah aset Bank tercatat mengalami peningkatan sebesar 32,08% menjadi Rp18,47 triliun, terutama didorong oleh pertumbuhan kredit yang disalurkan baik di segmen *Wholesale* maupun Retail. Sementara itu, ekuitas tumbuh 3,31% menjadi Rp7,51 triliun mencerminkan pertumbuhan positif secara organik dari perolehan laba ditahan dan laba berjalan. Posisi ekuitas yang kuat ini sangat suportif untuk mendukung aspirasi pertumbuhan Bank di masa depan dan memposisikan Allo Bank sebagai salah satu bank umum berbasis digital dengan permodalan terbaik di Indonesia.

Throughout 2025, the Bank successfully recorded a strong performance, as reflected in the growth of the Bank's financial position. Throughout the fiscal year, the Bank's total assets increased by 32.08% to IDR18.47 trillion, primarily driven by loan growth in both the Wholesale and Retail segments. Meanwhile, equity grew 3.31% to IDR7.51 trillion, reflecting positive organic growth from retained earnings and current income. This strong equity position is highly supportive of the Bank's future growth aspirations and positions Allo Bank as one of the best-capitalized digital-based commercial banks in Indonesia.

Aset
Assets

Uraian Description	**2025 (Rp juta)** 2025 (Millions of IDR)	**2024 (Rp juta)** 2024 (Millions of IDR)	**Kenaikan (Penurunan)** Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	**Persentase (%)** Percentage (%)
Aset Produktif Earning Assets	17.418.944	13.263.938	4.155.006	31,33%
Penempatan pada Bank Indonesia & Bank Lain Placements with Bank Indonesia & Other Banks	450.000	2.649.927	(2.199.927)	-83,02%
Kredit yang Diberikan Loans	9.140.731	7.478.035	1.662.696	22,23%
Efek-efek Marketable Securities	7.539.264	2.847.270	4.691.994	164,79%
Tagihan atas Surat Berharga yang Dibeli dengan Janji Dijual Kembali (*Reverse Repo*) Receivables on Securities Purchased under Agreements to Resell (Reverse Repo)	288.949	288.706	243	0,08%
Aset Non Produktif Non-Earning Assets	1.051.129	720.076	331.053	45,97%
Kas dan Giro pada Bank Indonesia Cash and Current Accounts with Bank Indonesia	474.321	236.847	237.474	100,26%
Aset Tetap — Bersih Fixed Assets — Net	256.036	324.421	(68.385)	-21,08%
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(157.891)	(104.540)	(53.351)	51,03%
Lainnya Others	478.663	263.348	215.315	81,76%
Jumlah Aset Total Assets	18.470.073	13.984.014	4.486.059	32,08%

Per 31 Desember 2025, Bank membukukan jumlah aset sebesar Rp18,47 triliun, meningkat Rp4,49 triliun atau 32,08% dibanding tahun 2024 yang sebesar Rp13,98 triliun. Hal ini disebabkan oleh pertumbuhan kredit yang disalurkan baik di segmen *Wholesale* maupun Retail.

As of December 31, 2025, the Bank recorded total assets of IDR18.47 trillion, an increase of IDR4.49 trillion, or 32.08%, compared to IDR13.98 trillion in 2024. This increase was driven by loan growth in both the wholesale and retail segments.

Liabilitas
Liabilities

Uraian Description	2025 (Rp juta) 2025 (Millions of IDR)	2024 (Rp juta) 2024 (Millions of IDR)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	Persentase (%) Percentage (%)
Dana Pihak Ketiga Third Party Funds	9.518.989	6.095.118	3.423.871	56,17%
Giro Current Accounts	540.588	85.336	455.252	533,48%
Tabungan Savings Accounts	938.258	693.272	244.986	35,34%
Deposito Deposits	8.040.143	5.316.510	2.723.633	51,23%
Simpanan dari Bank Lain Deposits from Other Banks	300.047	5.224	294.823	5643,63%
Kewajiban Surat Berharga Repo Repo Securities Obligations	754.056	286.522	467.534	163,18%
Kewajiban Lainnya Other Liabilities	390.936	331.413	59.523	17,96%
Jumlah Liabilitas Total Liabilitas	10.964.028	6.718.277	4.245.751	63,20%

Di tahun 2025, jumlah liabilitas Bank tercatat sebesar Rp10,96 triliun, mengalami peningkatan Rp4,25 triliun atau 63,20% dari tahun 2024 yang sebesar Rp6,72 triliun. Hal ini terutama disebabkan oleh peningkatan Dana Pihak Ketiga yang tumbuh pesat sebesar 56% secara tahunan menjadi Rp9,519 triliun, yang mencerminkan meningkatnya kepercayaan nasabah.

In 2025, the Bank's total liabilities were recorded at IDR10.96 trillion, an increase of IDR4.25 trillion, or 63.20%, from IDR6.72 trillion in 2024. This increase was primarily due to a rapid 56% annual increase in Third Party Funds to IDR9.519 trillion, reflecting growing customer trust.

Ekuitas
Equity

Uraian Description	2025 (Rp juta) 2025 (Millions of IDR)	2024 (Rp juta) 2024 (Millions of IDR)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	Persentase (%) Percentage (%)
Modal Saham Share Capital	2.163.987	2.173.026	(9.039)	-0.42%
Tambahan Modal Disetor Additional Paid-in Capital	3.756.330	3.868.733	(112.403)	-2.91%
Surplus Revaluasi Aset Tetap Fixed Asset Revaluation Surplus	-	-	-	-
Pengukuran Kembali atas Program Imbalan Pasti Re-measurement of Defined Benefit Plan	(7.118)	(3.701)	(3.417)	92.33%
Keuntungan yang Belum Direalisasikan dari Efek Pada Nilai Wajar melalui Penghasilan Komprehensif Lain Unrealized Gains on Securities at Fair Value through Other Comprehensive Income	13.893	(10.395)	24.288	-233.65%
Saldo Laba (Defisit) Retained Earnings (Deficit)				

Uraian Description	2025 (Rp juta) 2025 (Millions of IDR)	2024 (Rp juta) 2024 (Millions of IDR)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	Persentase (%) Percentage (%)
Ditentukan Penggunaannya Appropriated	2.063	2.060	3	0,15%
Tidak Ditentukan Penggunaannya Unappropriated	1.576.890	1.236.014	340.876	27,58%
Jumlah Ekuitas Total Equity	7.506.045	7.265.737	240.308	3,31%

Jumlah ekuitas Bank di tahun 2025 adalah sebesar Rp7,51 triliun, meningkat Rp240,31 miliar atau 3,31% dibanding tahun 2024 sebesar Rp7,27 triliun. Hal ini terutama disebabkan oleh pertumbuhan ekuitas secara organik dari perolehan laba ditahan dan laba berjalan.

The Bank's total equity in 2025 was IDR7.51 trillion, an increase of IDR240.31 billion, or 3.31%, compared to IDR7.27 trillion in 2024. This increase was primarily due to organic equity growth from retained earnings and current income.

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

Uraian Description	2025 (Rp juta) 2025 (Millions of IDR)	2024 (Rp juta) 2024 (Millions of IDR)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	Persentase (%) Percentage (%)
Pendapatan Operasional Operating Income	1.983.391	1.446.728	536.663	37,09%
Pendapatan Bunga Bersih Net Interest Income	1.440.818	1.117.502	323.316	28,93%
Pendapatan Operasional selain Bunga Operating Income other than Interest	542.573	329.226	213.347	64,80%
Biaya Kerugian Penurunan Nilai Aset Keuangan Impairment Losses on Financial Assets	(437.377)	(113.880)	(323.497)	284,07%
Biaya Operasional Operating Expenses	(808.119)	(734.025)	(74.094)	10,09%
Laba (Rugi) Operasional Operating Profit (Loss)	737.895	598.823	139.072	23,22%
Pendapatan Non Operasional Non-Operating Income	(876)	127	(1.003)	-789,76%
Laba (Rugi) Sebelum Pajak Penghasilan Profit (Loss) Before Income Tax	737.019	598.950	138.069	23,05%
Laba (Rugi) Bersih Net Profit (Loss)	574.262	467.106	107.156	22,94%
Pendapatan (Beban) Komprehensif Lainnya Other Comprehensive Income (Expenses)	20.871	(86.445)	107.316	-124,14%
Total Laba Komprehensif Total Comprehensive Income	595.133	380.661	214.472	56,34%
Laba Bersih per Saham (dalam Rupiah Penuh) Net Earnings per Share (in Rupiah)	26,46	21,50	4,96	23,09%

Pendapatan Bunga Bersih

Pada tahun 2025, Bank membukukan pendapatan bunga bersih sebesar Rp1,44 triliun, meningkat Rp323 miliar atau setara dengan 28,93% dibanding tahun 2024 yang sebesar Rp1,12 triliun, didukung oleh pertumbuhan penyaluran kredit di tengah kondisi makroekonomi yang menantang.

Laba Sebelum Pajak

Bank membukukan laba sebelum pajak sebesar Rp737 miliar di tahun 2025, meningkat Rp139 miliar atau 23,05% dibanding tahun sebelumnya sebesar Rp599 miliar. Peningkatan tersebut terutama disebabkan adanya peningkatan kredit, baik dari segmen *Wholesale* maupun Retail.

Laba Setelah Pajak

Per 31 Desember 2025, Bank membukukan laba setelah pajak sebesar Rp574 miliar, meningkat Rp107 miliar atau 22,94% jika dibandingkan dengan tahun 2024 yang sebesar Rp467 miliar. Peningkatan tersebut terutama disebabkan adanya peningkatan kredit, baik dari segmen *Wholesale* maupun Retail.

Penghasilan Komprehensif Tahun Berjalan

Penghasilan komprehensif dihitung dengan menambah keuntungan dari perubahan nilai atas instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain-neto dikurangi pengukuran kembali liabilitas imbalan pasca kerja-neto. Di tahun 2025, jumlah penghasilan komprehensif tahun berjalan adalah sebesar Rp21 miliar, mengalami peningkatan Rp107 miliar atau 124,14% dibanding tahun sebelumnya sebesar Rp86 miliar. Hal ini disebabkan adanya Perubahan keuntungan yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui pendapatan komprehensif lain.

Laba per Saham Dasar

Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang tersedia bagi pemegang saham dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan. Di tahun 2025, Bank membukukan laba per saham dasar sebesar Rp26,46 atau meningkat sebesar 23,09% dari tahun 2024 Rp21,5. Hal ini sejalan dengan peningkatan Laba Setelah Pajak didorong peningkatan kredit, baik dari segmen *Wholesale* maupun Retail.

Net Interest Income

In 2025, the Bank recorded a net interest income of IDR1.44 trillion, which marked an increase of IDR323 billion or the equivalent of 28.93% compared to IDR1.12 trillion in 2024. Net interest income was primarily influenced by the growth of loan distribution in the midst of challenging macroeconomic condition.

Profit Before Tax

The Bank recorded a profit before tax of IDR737 billion in 2025, which marked an increase of IDR139 billion or 23.05% compared to IDR599 billion in the previous year. This increase was primarily due to the growth of loans, both from Wholesale and Retail segments.

Profit After Tax

As of 31 December, 2025, the Bank recorded a profit after tax of IDR574 billion, which marked an increase of IDR107 billion or 22.94% compared to IDR467 billion in 2024. The increase was primarily due to the growth of loans, both from Wholesale and Retail segments.

Comprehensive Income for the Year

Comprehensive income is calculated by adding gains from changes in the value of debt instruments measured at fair value through other comprehensive income (net) minus the re-measurement of post-employment benefit liabilities (net). In 2025, total comprehensive income for the year was IDR21 billion, which marked an increase of IDR107 billion or 124.14% compared to the previous year's IDR86 billion. This was due to changes in unrealized profit on securities that are classified as fair value through comprehensive income.

Basic Earnings per Share

Basic earnings per share are calculated by dividing current year earnings available to shareholders by the weighted average number of common shares outstanding during the year. In 2025, the Bank recorded basic earnings per share of IDR26.46, which marked an increase of 23.09% from IDR21.5 in 2024. This was in line with the increase in loans, both from Wholesale and Retail segments.

Arus Kas
Cash Flow

Uraian Description	2025 (Rp juta) 2025 (Millions of IDR)	2024 (Rp juta) 2024 (Millions of IDR)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	Persentase (%) Percentage (%)
Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	3.086.300	871.727	2.214.573	254,04%
Arus Kas dari Aktivitas Investasi Cash Flow from Investing Activities	(4.575.756)	231.542	(4.807.298)	-2076,21%
Arus Kas dari Aktivitas Pendanaan Cash Flow from Financing Activities	(365.514)	(13.984)	(351.530)	2513,80%
Kenaikan (Penurunan) Bersih Kas dan Setara Kas Net Increase (Decrease) in Cash and Cash Equivalents	(1.854.970)	1.089.285	(2.944.255)	-270,29%
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at the Beginning of the Year	2.942.660	1.853.375	1.089.285	58,77%
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	1.087.690	2.942.660	(1.854.970)	-63,04%

Di tahun 2025, Bank membukukan jumlah kas dan setara kas akhir tahun sebesar Rp1,09 triliun, menurun Rp1,85 triliun atau turun 63,04% jika dibandingkan dengan tahun 2024 yang sebesar Rp2,94 triliun. Penurunan ini terutama berasal dari aktivitas investasi terutama peningkatan kepemilikan atas efek-efek yang diterbitkan oleh Pemerintah Indonesia.

Arus Kas dari Aktivitas Operasi

Hingga akhir tahun 2025, Bank mencatatkan kas bersih yang digunakan untuk aktivitas operasi sebesar Rp3,09 triliun, naik Rp2,21 triliun atau 254,04% jika dibandingkan dengan tahun 2024 sebesar Rp871,17 miliar. Hal ini utamanya dipengaruhi oleh peningkatan simpanan dan peningkatan pendapatan operasional.

Arus Kas dari Aktivitas Investasi

Di tahun 2025, Bank mencatatkan kas bersih yang digunakan untuk aktivitas investasi sebesar Rp4,58 triliun, naik Rp4,81 triliun atau 2.076,21% dari pengeluaran tahun 2024 yang sebesar Rp231,5 miliar. Hal ini dipengaruhi oleh peningkatan kepemilikan atas efek-efek yang diterbitkan oleh Pemerintah Indonesia.

Arus Kas dari Aktivitas Pendanaan

Arus kas yang digunakan untuk aktivitas pendanaan Bank tercatat sebesar Rp376 miliar di tahun 2025, mengalami peningkatan Rp352 miliar atau 2.513,80% dibanding tahun 2024 yang sebesar Rp13,98 miliar. Hal tersebut utamanya disebabkan oleh pembagian dividen dan pembelian kembali saham.

In 2025, the Bank reported year-end cash and cash equivalents of IDR1.09 trillion, a decrease of IDR1.85 trillion, or 63.04%, compared to IDR2.94 trillion in 2024. This decrease was primarily due to investment activities, particularly an increase in holdings of securities issued by the Government of Indonesia.

Cash Flow from Operating Activities

By the end of 2025, the Bank reported net cash used in operating activities of IDR3.09 trillion, an increase of IDR2.21 trillion, or 254.04%, compared to IDR871.17 billion in 2024. This was primarily driven by growth in deposits and an increase in operating income.

Cash Flow from Investing Activities

In 2025, the Bank recorded net cash used in investing activities of IDR4.58 trillion, an increase of IDR4.81 trillion, or 2,076.21%, from the 2024 expenditure of IDR231.5 billion. This was driven by an increase in holdings of securities issued by the Government of Indonesia.

Cash Flow from Financing Activities

Cash flows used in the Bank's financing activities totaled IDR376 billion in 2025, an increase of IDR352 billion, or 2,513.80%, compared to IDR13.98 billion in 2024. This was primarily due to dividend payments and share buybacks.

Kualitas Aset Produktif dan Rasio Kinerja Keuangan
Productive Asset Quality and Financial Performance Ratios

Uraian Description	**2025 (%)**	**2024 (%)**	**Pertumbuhan** (%) Growth (%)
Rasio Kecukupan Modal Capital Adequacy Ratio	73,94%	82,58%	-8,64%
KPMM *Tier* 1 Tier 1 CAR	73,10%	81,71%	-8,61%
KPMM *Tier* 2 Tier 2 CAR	0,84%	0,87%	-0,03%
Aset Tetap terhadap Ekuitas Fixed Assets to Equity	2,95%	3,75%	-0,81%
Aset Produktif dan Non-Produktif Bermasalah terhadap Total Aset Produktif dan Non-Produktif Problem-Fixed and Non-Productive Assets to Total Productive and Non-Productive Assets	0,85%	0,46%	0,39%
Aset Produktif Bermasalah terhadap Total Aset Produktif Problem-Fixed Assets to Total Productive Assets	0,85%	0,46%	0,39%
CKPN Aset Keuangan terhadap Aset Produktif Financial Asset Allowance (CKPN) to Productive Assets	1,01%	0,78%	0,22%
NPL Bruto Gross NPL	1,64%	0,81%	0,82%
NPL Neto Net NPL	0,60%	0,40%	0,21%
Tingkat Pengembalian atas Aset Return on Assets	4,91%	4,48%	0,43%
Tingkat Pengembalian atas Ekuitas Return on Equity	7,93%	6,78%	1,15%
Marjin Bunga Bersih Net Interest Margin	10,11%	8,88%	1,23%
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Income (BOPO)	68,87%	66,78%	2,09%
Rasio Biaya terhadap Pendapatan Cost-to-Income Ratio	41,29%	50,76%	-9,47%
Rasio Kredit terhadap Dana Pihak Ketiga Credit to Deposit Ratio	96,03%	122,69%	-26,66%
Rasio Dana Murah (CASA terhadap Dana Pihak Ketiga) Low-Cost Funds Ratio (CASA to Deposit Ratio)	15,54%	12,77%	2,76%
Rasio Liabilitas terhadap Ekuitas Liability to Equity Ratio	146,07%	92,47%	53,60%
Rasio Liabilitas terhadap Aset Liability to Asset Ratio	59,36%	48,04%	11,32%
Rasio Kas dan Setara Kas terhadap Liabilitas Cash and Cash Equivalents to Liabilities Ratio	9,92%	43,80%	-33,88%

Kemampuan Membayar Utang dan Tingkat Kolektibilitas Piutang

Debt Repayment Capacity and Receivables Collectibility Level

Kemampuan Membayar Utang
Debt Repayment Capacity

Bank menggunakan rasio likuiditas, rasio solvabilitas, dan rasio rentabilitas untuk mengukur kemampuannya dalam memenuhi seluruh kewajibannya, baik jangka pendek maupun jangka panjang. Rasio-rasio tersebut menggambarkan kemampuan Bank dalam memenuhi seluruh kewajiban yang akan jatuh tempo secara tepat waktu, baik terhadap pembayaran pokok utang maupun beban bunga.

The Bank uses liquidity ratios, solvency ratios, and Profitability ratios measure its ability to meet all its short and long-term obligations. These ratios illustrate the Bank's ability to meet all maturing obligations on time, including principal payments and interest expenses.

Rasio Likuiditas

Bank menggunakan rasio likuiditas untuk mengukur kemampuannya dalam memenuhi kewajiban jangka pendek. Rasio likuiditas sendiri terdiri dari rasio kas dan setara kas terhadap liabilitas, di mana rasio tersebut tercatat sebesar 9,92% di tahun 2025 atau mengalami penurunan jika dibandingkan dengan tahun 2024 yang sebesar 43,80%. Capaian ini menunjukkan bahwa kondisi likuiditas Bank yang terjaga dengan baik.

Liquidity Ratios

The Bank uses liquidity ratios to measure its ability to meet short-term obligations. The liquidity ratio consists of the ratio of cash and cash equivalents to liabilities, with the ratio recorded at 9.92% in 2025, indicating an increase/decrease compared to 43.80% in 2024. This achievement indicates the Bank's well-maintained liquidity condition.

Rasio Solvabilitas

Bank menggunakan rasio solvabilitas untuk mengukur kemampuannya dalam memenuhi seluruh kewajiban, baik jangka pendek maupun jangka panjang. Rasio solvabilitas ini tercermin dari Rasio Permodalan atau *Capital Adequacy Ratio* (CAR) yang tercatat berada di posisi 73,9% pada tahun 2025. Capaian ini juga menunjukkan bahwa rasio permodalan Bank telah melebihi ketentuan batas minimal yang diterapkan oleh regulator. Rasio ini masih sangat memadai dan dinilai mampu menyerap potensi kerugian yang dihadapi.

Solvency Ratios

The Bank uses solvency ratios to measure its ability to meet all short and long-term obligations. This solvency ratio is reflected in the Capital Adequacy Ratio (CAR), which was recorded at 73.9% in 2025. This achievement also indicates that the Bank's capital ratio has exceeded the minimum regulatory requirements. This ratio was still very adequate and is still deemed capable of absorbing potential losses.

Rasio Rentabilitas

Bank mengukur kemampuannya dalam menghasilkan laba pada periode tertentu dengan menggunakan rasio rentabilitas. Rentabilitas tercermin dari Rasio Imbal Hasil atas Aset (ROA) dan Rasio Imbal Hasil atas Ekuitas (ROE). Di tahun 2025, ROA dan ROE Bank masing-masing tercatat sebesar 4,91% dan 7,93%, di mana capaian tersebut mengalami peningkatan jika dibanding tahun 2024 yang sebesar 4,48% dan 6,78% dan selaras dengan peningkatan kinerja keseluruhan dan laba bersih setelah pajak.

Profitability Ratios

The Bank measures its ability to generate profits over a specific period using profitability ratios. Profitability is reflected in the Return on Assets (ROA) and Return on Equity (ROE) ratios. In 2025, the Bank's ROA and ROE were recorded at 4.91% and 7.93%, respectively, which marked an increase compared to 4.48% and 6.78% in 2024. It was aligned with the enhancement of overall performance and net profit after tax.

Tingkat Kolektibilitas Piutang
Receivables Collectibility Level

Bank mengukur kemampuannya dalam menagih piutang yang dimiliki melalui rasio kualitas aset Bank yang terdiri dari Rasio NPL *Gross* dan NPL *Net.* Dalam mengukur rasio tersebut, semakin kecil nilai rasionya, maka menunjukkan semakin baik pula kemampuan Bank dalam mengumpulkan piutangnya.

Di tahun 2025, NPL *Gross Bank* tercatat sebesar 1,64% atau mengalami peningkatan dari tahun sebelumnya yang sebesar 0,81%. Sementara, NPL *Net Bank* di tahun 2025 adalah sebesar 0,60%, meningkat dari tahun sebelumnya yang sebesar 0,40%. Kenaikan ini mencerminkan peningkatan kredit segmen Retail melalui aplikasi digital, namun secara keseluruhan kualitas kredit tetap terjaga dengan baik.

The Bank measures its ability to collect receivables through asset quality ratios that consist of the Gross NPL and Net NPL ratios. When measuring these ratios, a lower ratio indicates a better ability for the Bank to collect its receivables.

In 2025, the Bank's Gross NPL was recorded at 1.64%. This marked an increase from the previous year's 0.81%. Meanwhile, the bank's net NPL in 2025 was 0.60%. This marked an increase from the previous year's 0.40%. This figure reflects an increase in retail segment credit through digital applications, but overall credit quality remains well maintained.

Dampak Adanya Perubahan Kinerja Bank
Impacts Resulting from Bank Performance Changes

Di tahun 2025, Bank berhasil meraih capaian yang baik di tengah kondisi yang menantang. Kemampuan Bank dalam menjaga kinerjanya tercermin dari kinerja total pendapatan operasional yang mencapai Rp1,98 triliun pada tahun 2025, dimana pencapaian ini mengalami peningkatan sebesar 37,1% dari tahun 2024 yang mencapai Rp1,45 triliun, didorong oleh pertumbuhan pendapatan bunga bersih maupun pendapatan berbasis biaya. Pendapatan bunga bersih tumbuh 29% menjadi Rp1,441 triliun, sementara pendapatan berbasis biaya tumbuh 65% menjadi Rp543 miliar, didukung oleh penyaluran kredit di tengah kondisi makroekonomi yang menantang.

In 2025, the Bank was able to successfully achieve favorable results despite challenging conditions. The Bank's ability to maintain its performance is reflected in the performance of total operating income which reached IDR1.98 trillion in 2025, which marked an increase of 37.1% from 2024's IDR1.45 trillion, driven by growth in net interest income and fee-based income. Net interest income grew 29% to IDR1.441 trillion, while fee-based income grew 65% to IDR543 billion, supported by credit distribution amidst challenging macroeconomic conditions.

Struktur Modal dan Kebijakan Manajemen atas Struktur Modal

Capital Structure and Capital Structure Management Policy

Kebijakan Struktur Modal
Capital Structure Policy

Allo Bank senantiasa mengelola struktur permodalan dengan tujuan untuk memastikan bahwa Bank memiliki modal kuat untuk mendukung strategi yang diterapkan saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang. Kebijakan ini juga bertujuan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan efisiensi struktur permodalan Bank. Untuk itu, Bank senantiasa melakukan perencanaan struktur modal berdasarkan penilaian dan penelaahan atas kebutuhan permodalan yang dipersyaratkan dan mengkombinasikannya dengan kondisi ekonomi yang terjadi.

Allo Bank consistently manages its capital structure to ensure the Bank has strong capital to support its current strategy and maintain sustainable future development. This policy also aims to meet regulatory capital adequacy requirements and ensure the efficiency of the Bank's capital structure. To this end, the Bank has consistently planned its capital structure based on an assessment and review of required capital requirements while combining this with analyses of prevailing economic conditions.

Rencana permodalan yang disusun oleh Direksi menjadi bagian dari Rencana Bisnis Bank (RBB) yang selanjutnya disetujui oleh Dewan Komisaris. Rencana permodalan Bank disusun berdasarkan penilaian atas kecukupan kebutuhan permodalan yang dipersyaratkan, rencana pengembangan usaha, serta kebutuhan likuiditas Bank.

All capital plans prepared by the Board of Directors are integrated into the Bank Business Plan (RBB), which is then subsequently approved by the Board of Commissioners. The Bank's capital plan is prepared based on an assessment of the adequacy of required capital requirements, business development plans, and liquidity needs.

Dasar Pemilihan Struktur Modal
Basis for Capital Structure Selection

Pengelolaan struktur modal Bank senantiasa mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang menetapkan struktur modal paling rendah sebesar 9% - 14% dari ATMR sesuai dengan Tingkat Profil Risiko. Berdasarkan penilaian internal, Direksi menetapkan Rasio Penyediaan Modal Minimum (KPMM) Bank adalah sebesar 9,90% atau memenuhi ketentuan yang berlaku.

The Bank's capital structure management has consistently adhered to Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirement for Commercial Banks, which stipulates a minimum capital structure of 9% - 14% of Risk-Based Assets (RWA) in accordance with a Bank's Risk Profile Level. Based on an internal assessment, the Board of Directors has set the Bank's own Minimum Capital Adequacy Ratio (KPMM) at 9.90%, which meets applicable regulations.

Allo Bank juga telah memenuhi kewajiban modal inti minimum sebesar Rp3 triliun sesuai dengan POJK No. 12/POJK.03/2020 tanggal 16 Maret 2020 tentang Konsolidasi Bank Umum. Hal tersebut sejalan dengan masuknya Allo Bank ke dalam Kelompok Bank Berdasarkan Modal Inti 2 (KBMI 2) menyusul dengan *Right Issue* yang dilakukan pada tahun 2022.

Allo Bank has also met the minimum core capital requirement of IDR3 trillion in accordance with POJK No. 12/POJK.03/2020 dated 16 March, 2020, concerning Commercial Bank Consolidation. This aligns with Allo Bank's inclusion in the Banks Based on Core Capital 2 (KBMI 2) Group following its Rights Issue in 2022.

Rincian Struktur Modal
Capital Structure Details

Berdasarkan POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, struktur permodalan Bank terdiri dari Modal Inti (*Tier* 1) dan Modal Pelengkap (*Tier* 2). Struktur permodalan Allo Bank dalam 2 (dua) tahun terakhir yang memperhatikan risiko-risiko terkait dapat dilihat sebagai berikut:

Based on OJK Regulation No. 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks, a bank's capital structure consists of Core Capital (Tier 1) and Supplementary Capital (Tier 2). The following are details of Allo Bank's capital structure over the past two years (after taking risks into account):

Uraian Description	**2025 (Rp juta)** 2025 (Millions of IDR)	**2024 (Rp juta)** 2024 (Millions of IDR)	**Kenaikan (Penurunan)** Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	**Persentase (%)** Percentage (%)
Modal Inti (*Tier* 1) Core Capital (Tier 1)	7.392.067	7.112.796	279.271	3,93%
Modal Pelengkap (*Tier* 2) Supplementary Capital (Tier 2)	84.769	75.392	9.377	12,44%
Total Modal Total Capital	7.476.836	7.188.188	288.648	4,02%
ATMR Risiko Kredit Credit Risk RWA	9.503.829	8.256.451	1.247.378	15,11%
ATMR Risiko Pasar Market Risk RWA	62.171	-	62.171	0,00%
ATMR Risiko Operasional Operational Risk RWA	546.105	448.282	97.823	21,82%
Total ATMR Total RWA	10.112.105	8.704.733	1.407.372	16,17%
Rasio KPMM sesuai Profil Risiko (%) CAR Ratio according to Risk Profile (%)	9,90	9,90	-	0,00%
Dari CET 1 (%) From CET 1 (%)	9,06	9,03	0,03	0,31%
Dari AT 1 (%) From AT 1 (%)	-	-	-	0,00%
Dari *Tier* 2 (%) From Tier 2 (%)	0,84	0,87	(0,03)	-3,21%
Rasio KPMM CAR Ratio				
Rasio CET 1 CET 1 Ratio	73,58	81,71	(8,13)	-9,95%
Rasio *Tier* 1 Tier 1 Ratio	73,10	81,71	(8,61)	-10,54%
Rasio *Tier* 2 Tier 2 Ratio	0,84	0,87	(0,03)	-3,21%
CET 1 untuk *Buffer* (%) CET 1 for Buffers (%)	64,52	72,68	(8,16)	-11,23%

Uraian Description	2025 (Rp juta) 2025 (Millions of IDR)	2024 (Rp juta) 2024 (Millions of IDR)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	Persentase (%) Percentage (%)
Persentase *Buffer* yang Wajib Dipenuhi oleh Bank: Percentage of Buffers Required by Banks:				
Capital Conservation Buffer	2,50	2,50%	-	-
Countercyclical Buffer	-	-	-	-
Capital Surcharge untuk Bank Sistemik Capital Surcharge for Systemic Banks	-	-	-	-

Komitmen dan Kontingensi
Commitments and Contingencies

Uraian Description	2025 (Rp juta) 2025 (Millions of IDR)	2024 (Rp juta) 2024 (Millions of IDR)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	Persentase (%) Percentage (%)
Komitmen Commitments				
Liabilitas Komitmen Commitment Liabilities				
Fasilitas Kredit kepada Nasabah yang Belum Digunakan Unused Credit Facilities to Customers	(6.653.705)	(2.337.458)	(4.316.247)	184,66%
Kontingensi Contingencies				
Tagihan Kontingensi Contingent Receivables				
Pendapatan Bunga dalam Penyelesaian Interest Income in Settlement	88.190	14.302	73.888	516,63%
Kredit Hapus Buku Credit Write-Offs	455.668	99.493	356.175	357,99%
Total Komitmen dan Kontingensi - Neto Total Commitments and Contingencies - Net	(6.109.847)	(2.223.663)	(3.886.184)	174,76%

Ikatan yang Material untuk Investasi Barang Modal

Material Commitments for Capital Investments

Hingga 31 Desember 2025, Bank tidak memiliki ikatan yang material untuk investasi barang modal. Dengan demikian, tidak terdapat informasi yang berkaitan dengan hal tersebut, seperti nama dari pihak yang melakukan ikatan, tujuan dari perikatan, sumber dana yang disiapkan untuk memenuhi perikatan tersebut, denominasi mata uang dalam ikatan tersebut, dan langkah-langkah yang direncanakan Bank untuk melindungi risiko dari posisi mata uang asing yang terkait.

As of 31 December, 2025, the Bank did not have any material commitments for capital investments. As such, there is no information related to this matter (such as the name of parties entering into the commitment, the purpose of the commitment, the source of funds allocated to fulfill the commitment, the currency denomination of the commitment, and the steps the Bank plans to hedge the risk of the related foreign currency position) that can be put in this report.

Realisasi Investasi Barang Modal

Capital Goods Investment Realization

Jenis dan Nilai Investasi Barang Modal
Types and Value of Capital Goods Investment

Bagi Bank, investasi barang modal merupakan salah satu hal yang penting dalam mengembangkan bisnis secara jangka panjang. Adapun realisasi investasi barang modal dalam waktu 2 (dua) tahun terakhir adalah sebagai berikut:

For banks, capital goods investment is crucial for long-term business development. Details on the Bank's realization of capital goods investment over the past two years are outlined in the following table:

Uraian Description	2025 (Rp juta) 2025 (Millions of IDR)	2024 (Rp juta) 2024 (Millions of IDR)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (Millions of IDR)	Persentase (%) Percentage (%)
Renovasi Bangunan Building Renovations	78	541	(463)	-85,58%
Kendaraan Vehicles	20	18	2	11,11%
Peralatan Kantor Office Equipment	4.160	110.526	(106.366)	-96,24%
Aset dalam Penyelesaian Assets in Construction	-	-	-	-
Aset Hak Guna Sewa Leasehold Assets	13.752	7.350	6.402	87,10%
Jumlah Total	18.010	118.435	(100.425)	-84,79%

Pada tahun 2025, Bank telah merealisasikan biaya investasi barang modal sebesar Rp18 miliar, menurun Rp100 miliar atau 85% dibanding tahun 2024 yang sebesar Rp118,4 miliar. Penurunan ini lebih disebabkan karena pada tahun 2024 terdapat investasi barang modal yang nilainya signifikan.

In 2025, the Bank incurred capital expenditure of IDR18 billion, a decrease of IDR100 billion, or 85%, compared to IDR118.4 billion in 2024. It was mainly due to the fact that capital expenditures in 2024 had a significant value.

Tujuan Investasi Barang Modal
Objectives of Capital Goods Investment

Secara umum, tujuan utama investasi barang modal yang dilakukan Bank adalah untuk membeli atau menambah aset tetap yang dimiliki oleh Bank guna menunjang kegiatan operasional sehari-hari. Investasi ini diharapkan dapat memenuhi kegiatan operasional sejalan dengan ekspansi bisnis yang berkesinambungan sehingga mampu memberikan nilai tambah bagi Bank di masa mendatang.

In general, the primary objective of the Bank's capital goods investments is to purchase or add to its fixed assets to support its daily operations. This investment is designed to meet operational needs in line with sustainable business expansion, thereby providing added value to the Bank in the future.

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

Material Information Regarding Investment, Expansion, Divestment, Merger, Acquisition, and/or Debt/Capital Restructuring

Hingga 31 Desember 2024, Bank tidak memiliki informasi material mengenai investasi, ekspansi, divestasi, penggabungan usaha, akuisisi dan/atau restrukturisasi utang/modal yang berpengaruh terhadap kinerja keuangan maupun kinerja operasional Perusahaan. Dengan demikian, tidak terdapat informasi tersebut yang dapat disampaikan dalam Laporan Tahunan ini.

As of December 31, 2024, the Bank does not have any material information regarding investment, expansion, divestment, merger, acquisition and/or debt/capital restructuring of any kind that affects the Company's financial performance or operational performance. As such, there is no such information on this matter that can be conveyed in this Annual Report.

Perbandingan antara Target Anggaran dengan Realisasi dan Proyeksi Usaha

Comparison of Budget Targets with Realization and Business Projections

Bank secara rutin menyusun dan menetapkan Rencana Bisnis Bank (RBB) setiap awal tahun buku dengan tujuan untuk menetapkan target yang hendak dicapai. RBB disusun dengan memperhatikan kondisi yang terjadi sepanjang tahun 2025 sehingga dapat mendukung tercapainya visi dan misi Bank. Perbandingan antara realisasi dan target pada tahun 2025 serta proyeksi tahun 2026 dapat dilihat sebagai berikut:

The Bank has regularly prepared and establish its own Bank Business Plan (RBB) at the start of each fiscal year to establish targets it aimed to achieve. The Bank's RBB for 2025 was prepared while taking into account conditions throughout 2025 to support the achievement of the Bank's vision and mission. Details on the final comparison between the Bank's actual results and its target for 2025 (as well as its projections for 2026) can be seen below:

Uraian Description	**Realisasi 2025 (Rp miliar)** 2025 Results (Billions of IDR)	**RBB 2025 (Rp miliar)** 2025 Bank Business Plan (Billions of IDR)	**Pencapaian Realisasi terhadap RBB 2025 (%)** Results Achieved Compared to the 2025 Bank Business Plan (%)	**RBB 2026 (Rp miliar)** 2026 Bank Business Plan (Billions of IDR)	**RBB 2026 terhadap Realisasi 2025 (%)** Bank Business Plan 2026 Results Achieved Compared to the 2025 Bank Business Plan (%)	**RBB 2026 terhadap RBB 2025 (%)** Bank Business Plan 2026 versus Bank Business Plan 2025 (%)
Pendapatan Bunga bersih Net Interest Income	1.437	1.421	101,1%	1.874	130,4%	131,8%
Laba Tahun Berjalan Sebelum Pajak Profit for the Year Before Tax	737	536	137,6%	776	105,3%	144,8%
Jumlah Aset Total Assets	18.470	15.958	115,7%	20.699	112,1%	129,7%
Kredit yang Diberikan Credit Disbursed	9.141	9.550	95,7%	11.050	120,9%	115,7%
Dana Pihak Ketiga Third Party Funds	9.519	7.810	121,9%	12.278	129,0%	157,2%
Jumlah Ekuitas Total Equity	7.506	7.268	103,3%	7.827	104,3%	107,7%
NPL *Gross* (%) Gross NPL (%)	1,64%	1,57%	104,4%	1,78%	108,6%	113,4%
CAR (%)	73,94%	68,54%	107,9%	64,07%	86,6%	93,5%

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Material Information and Facts Occurring After the Accountant's Report Date

Sejak akhir periode 31 Desember 2025 hingga tanggal laporan akuntan pada 23 Februari 2026, Bank tidak memiliki peristiwa atau kejadian penting yang berpengaruh signifikan terhadap laporan keuangan Bank.

Between the end of December 31, 2025, until the date of the accountant's report on February 23, 2026, the Bank did not experience any instances of significant events or occurrences that significantly impacted the Bank's financial statements.

Prospek Usaha

Business Prospects

Memasuki periode mendatang, prospek usaha nasional diperkirakan tetap berada pada jalur pertumbuhan yang positif meskipun dihadapkan pada dinamika global yang masih penuh ketidakpastian. Sebagaimana dikutip dari buku Pertemuan Tahunan Bank Indonesia 2025 yang bertajuk Tangguh dan Mandiri: Sinergi Mendorong Pertumbuhan Ekonomi Lebih Tinggi dan Berdaya Tahan, menjelaskan bahwa, perekonomian Indonesia diproyeksikan tumbuh pada kisaran 4,7% - 5,5%, didukung oleh permintaan domestik yang tetap solid, khususnya konsumsi rumah tangga dan investasi. Inflasi diperkirakan tetap terkendali dalam sasaran 2,5% ± 1%, mencerminkan stabilitas harga yang terjaga dan efektivitas bauran kebijakan moneter, fiskal, dan sektor riil.

As a new year has arrived, the national business outlook is expected to remain on a positive growth path despite facing uncertain global dynamics. As has been reported from a book titled "Resilient and Independent: Synergy to Drive Higher and Resilient Economic Growth," the Indonesian economy is projected to grow in the range of 4.7% - 5.5% thanks to the support of solid domestic demand, particularly when it comes to household consumption and investment. Inflation is expected to remain under control within the target range of 2.5% ± 1%, which serves to reflect maintained price stability and the effectiveness of the current monetary, fiscal, and real sector policy mix.

Proyeksi Ekonomi Indonesia 2025-2031
Indonesia Economic Projections 2025-2031

Indikator Indicators	Satuan Unit	2025	2026	2027	2031 *Baseline* 2031 Baseline	2031 Optimis 2031 Optimistic	2031 Super Optimis 2031 Super Optimistic
Pertumbuhan Ekonomi Economic Growth	%, yoy	4,7—5,5	4,9—5,7	5,1—5,9	5,6—6,4	6,1—6,9	6,9—7,7
Inflasi IHK IHK Inflation	%, yoy	2,5 ± 1	2,5 ± 1	2,5 ± 1	2,5 ± 1	2,5 ± 1	2,5 ± 1
Transaksi Berjalan Ongoing Transactions	%PDB	0,1 s.d. -0,7	-0,2 s.d. -1,0	-0,4 s.d. -1,2	0,2 s.d. -0,6	0,3 s.d. -0,5	0,4 s.d. -0,4
Kredit Perbankan Banking Credit	%, yoy	8—11	8—12	9—13	10—14	11—15	12—16

Sumber: Proyeksi Bank Indonesia
Source: Bank Indonesia Projection

Stabilitas makroekonomi tersebut menciptakan lingkungan usaha yang relatif kondusif bagi dunia usaha dan sektor keuangan. Aktivitas investasi diproyeksikan terus meningkat seiring berlanjutnya pembangunan infrastruktur, penguatan sektor manufaktur bernilai tambah, serta percepatan transformasi ekonomi digital. Di sisi eksternal, ketahanan neraca pembayaran dan cadangan devisa yang memadai diharapkan tetap menjadi penyangga utama dalam menjaga stabilitas nilai tukar di tengah volatilitas pasar keuangan global.

This macroeconomic stability has resulted in a relatively conducive business environment for the business world and the financial sector. Investment activity is projected to continue increasing along with continued infrastructure development, strengthening of the value-added manufacturing sector, and an accelerating of digital economic transformation. Externally, a resilient balance of payments and adequate foreign exchange reserves are predicted to remain key buffers in maintaining exchange rate stability in the midst of global financial market volatility.

Dalam konteks tersebut, iklim usaha industri perbankan nasional diperkirakan tetap positif, meskipun menghadapi tantangan dari arah kebijakan suku bunga global yang masih relatif ketat dan meningkatnya persaingan di industri jasa keuangan. Pertumbuhan kredit perbankan secara industri diproyeksikan berada di level 8-12%, sejalan dengan meningkatnya kebutuhan pembiayaan sektor produktif, konsumsi rumah tangga, serta pembiayaan Usaha Mikro, Kecil, dan Menengah (UMKM). Sementara itu, pertumbuhan Dana Pihak Ketiga (DPK) diperkirakan berada pada level yang baik, mencerminkan kepercayaan masyarakat yang tetap terjaga terhadap sistem perbankan.

In this context, the business climate in the national banking industry is expected to remain positive, despite facing challenges from a relatively tight global interest rate policy direction and increasing competition in the financial services industry. Banking credit growth across the industry is projected to be at 8 - 12%, which would be in line with the increasing need for financing in the productive sector, household consumption, and financing for Micro, Small, and Medium Enterprises (MSMEs). Meanwhile, growth in Third Party Funds (TPF) is expected to remain at a healthy level, reflecting maintained public trust in the banking system.

Stabilitas sistem keuangan nasional diperkirakan tetap kuat, ditopang oleh tingkat permodalan perbankan yang memadai, likuiditas yang terjaga, serta kualitas aset yang relatif stabil. Rasio kredit bermasalah (*Non-Performing Loan*/NPL) secara industri diproyeksikan tetap terkendali dalam batas yang sehat, seiring dengan penerapan prinsip kehati-hatian dan penguatan manajemen risiko oleh perbankan.

The stability of the national financial system is expected to remain strong, supported by adequate bank capital levels, maintained liquidity, and relatively stable asset quality. The industry-wide non-performing loan (NPL) ratio is projected to remain under control within healthy limits, in line with the implementation of prudential principles and strengthening risk management by banks.

Namun demikian, industri perbankan juga dihadapkan pada sejumlah tantangan struktural, antara lain meningkatnya tekanan biaya dana, kebutuhan investasi berkelanjutan pada infrastruktur teknologi informasi, serta persaingan yang semakin ketat dengan lembaga keuangan non-bank dan pemain digital. Kondisi tersebut mendorong perbankan untuk terus

However, the banking industry also faces a number of structural challenges, including increased pressure on the cost of funds, as well as a need for continuous investment in information technology infrastructure, and intensified competition from non-bank financial institutions and digital players. These conditions have encouraged banks to continuously improve

meningkatkan efisiensi operasional, memperkuat diferensiasi produk, serta mengoptimalkan pemanfaatan teknologi dan data dalam pengembangan layanan dan manajemen risiko.

Ke depan, peluang pertumbuhan industri perbankan diperkirakan semakin terbuka seiring dengan meningkatnya inklusi keuangan, akselerasi digitalisasi sistem pembayaran, serta penguatan ekosistem keuangan digital. Perbankan diharapkan mampu memanfaatkan momentum pertumbuhan ekonomi nasional dengan menyalurkan pembiayaan secara selektif dan berkualitas, sekaligus menjaga keseimbangan antara pertumbuhan bisnis dan prinsip kehati-hatian.

Secara keseluruhan, prospek usaha ke depan menunjukkan arah yang konstruktif dengan fondasi ekonomi nasional yang kuat dan sistem keuangan yang stabil. Dalam iklim usaha perbankan yang kompetitif dan dinamis, kemampuan Bank dalam merespons perubahan lingkungan usaha, mengelola risiko secara *prudent*, serta menghadirkan inovasi produk dan layanan yang relevan akan menjadi faktor kunci dalam menciptakan pertumbuhan yang berkelanjutan dan nilai jangka panjang bagi seluruh pemangku kepentingan.

their operational efficiency, strengthen product differentiation, and optimize their use of technology and data in service development and risk management.

In the future, growth opportunities in the banking industry are predicted to expand further along with increasing financial inclusion, accelerating digitalization of payment systems, and a strengthening of the digital financial ecosystem. Banks are expected to capitalize on the momentum of national economic growth by disbursing financing selectively and with quality, while maintaining a balance between business growth and prudential principles.

Overall, the Bank's future business outlook shows a constructive direction that is supported by a strong national economic foundation and a stable financial system. In a competitive and dynamic banking business climate, the Bank's ability to respond to changes in the business environment, manage risks prudently, and deliver relevant product and service innovations will be key factors in creating sustainable growth and long-term value for all stakeholders.

Aspek Pemasaran
Marketing Aspects

Strategi Pemasaran
Marketing Strategy

Perseroan menetapkan strategi akuisisi nasabah yang terarah dan berkelanjutan sebagai bagian dari upaya memperluas basis bisnis dan meningkatkan kualitas pertumbuhan. Fokus akuisisi diarahkan pada segmen nasabah yang memiliki potensi pertumbuhan jangka panjang, baik dari sisi dana pihak ketiga maupun penyaluran kredit, dengan tetap memperhatikan profil risiko dan prinsip kehati-hatian.

Strategi akuisisi nasabah dilakukan melalui pendekatan berbasis kebutuhan dan pemetaan potensi pasar pada segmen ritel, UMKM, serta nasabah komersial dan korporasi tertentu yang sejalan dengan kompetensi inti Bank. Perseroan juga mengoptimalkan pemanfaatan data dan analisis portofolio nasabah untuk meningkatkan efektivitas penawaran produk, memperkuat *cross-selling*, serta meningkatkan retensi nasabah eksisting.

The Company has established a targeted and sustainable customer acquisition strategy as part of its efforts to expand its business base and improve its quality of growth. Its acquisitions focuses on customer segments with long-term growth potential, both in terms of third-party funds and credit distribution, all the while still taking risk profiles and prudent principles into consideration.

Its customer acquisition strategy is implemented through a needs-based approach and by its mapping of market potential in the retail, MSME, and certain commercial and corporate customer segments, all of which is in line with the Bank's core competencies. The Company also optimizes its use of customer data and portfolio analysis to improve the effectiveness of its product offerings, strengthen cross-selling, and enhance its existing customer retention.

Sejalan dengan arah pertumbuhan bisnis yang ditetapkan dalam Rencana Bisnis Bank (RBB), Perseroan menargetkan peningkatan jumlah nasabah secara konsisten setiap tahunnya, dengan pertumbuhan yang diharapkan selaras dengan ekspansi kredit dan penghimpunan dana pihak ketiga. Upaya akuisisi tersebut diimbangi dengan penguatan proses *Know Your Customer* (KYC), manajemen risiko, serta peningkatan kualitas layanan guna menjaga pertumbuhan yang sehat dan berkelanjutan.

In line with its business growth direction that it has set out for itself in its Bank Business Plan (RBB), the Company has targeted a consistent annual increase in customer numbers and a level of growth that is expected to align with credit expansion and third-party fundraising. These acquisition efforts are balanced by efforts at strengthening Know Your Customer (KYC) processes, risk management, and improving service quality to maintain healthy and sustainable growth.

Dalam rangka mendukung efektivitas strategi pemasaran, penguatan kanal digital menjadi salah satu fokus utama, seiring dengan perubahan perilaku nasabah dan meningkatnya kebutuhan akan layanan perbankan yang cepat, mudah, dan aman. Perseroan secara berkelanjutan mengembangkan kapabilitas digital untuk mendukung kegiatan pemasaran, mulai dari akuisisi nasabah, promosi produk, hingga layanan purna jual. Digitalisasi ini diharapkan dapat meningkatkan efisiensi biaya pemasaran sekaligus memperluas jangkauan pasar tanpa bergantung sepenuhnya pada ekspansi jaringan fisik.

To support the effectiveness of our marketing strategy, efforts at strengthening digital channels have become a key focus. All of this is in line with changing customer behaviors and an increasing need for fast, easy, and secure banking services. The Company is continuously developing digital capabilities to support its marketing activities, from customer acquisition and product promotion to after-sales service. This digitalization is designed to improve marketing cost efficiency while expanding market reach without relying solely on physical network expansions.

Di sisi lain, jaringan kantor tetap memainkan peran strategis, khususnya dalam membangun hubungan dengan nasabah, menangani kebutuhan transaksi bernilai besar, serta mendukung akuisisi nasabah di wilayah dengan potensi ekonomi yang terus berkembang. Integrasi antara kanal fisik dan digital menjadi kunci dalam menciptakan pengalaman nasabah yang konsisten dan berkualitas.

Meanwhile, our branch network continues to play a strategic role, particularly in building relationships with customers, handling large-value transactions, and supporting customer acquisition in regions with growing economic potential. Integration between physical and digital channels is key to creating a consistent and high-quality customer experience.

Di lain pihak, Perseroan memandang sinergi dan kemitraan strategis sebagai salah satu pilar penting dalam memperkuat strategi pemasaran dan mempercepat pertumbuhan bisnis. Bank secara aktif menjajaki dan mengembangkan kerja sama dengan berbagai mitra strategis, baik dalam ekosistem keuangan maupun sektor riil, guna memperluas akses pasar dan meningkatkan nilai tambah bagi nasabah.

Furthermore, the Company views synergy and strategic partnerships as crucial pillars in strengthening its marketing strategy and accelerating business growth. The Bank actively explores and develops collaborations with various strategic partners, both within the financial ecosystem and the real sector, to expand market access and boost added value for customers.

Sinergi dilakukan melalui kerja sama dengan entitas dalam grup usaha yaitu CT Corp, institusi keuangan lainnya, serta berbagai mitra non-bank untuk mendukung akuisisi nasabah, distribusi produk, dan pengembangan layanan berbasis kebutuhan spesifik. Kemitraan tersebut mencakup pemanfaatan jaringan mitra, integrasi sistem, serta pengembangan produk dan layanan bersama yang dapat meningkatkan daya saing Bank di tengah persaingan industri perbankan yang semakin ketat.

The Bank's synergy is achieved through collaborations with entities within the CT Corp business group, with other financial institutions, and with various non-bank partners to support customer acquisition, product distribution, and the development of needs-based services. This partnership encompasses leveraging partner networks, system integration, and joint product and service development that can enhance the Bank's competitiveness in the midst of increasingly fierce competition in the banking industry.

Melalui pendekatan sinergi yang terstruktur dan selektif, Perseroan berharap dapat mengoptimalkan potensi pasar, memperluas basis nasabah secara efisien, serta memperkuat posisi Bank dalam ekosistem perbankan dan jasa keuangan nasional. Seluruh inisiatif kemitraan tetap dijalankan dengan memperhatikan prinsip tata kelola yang baik, manajemen risiko yang memadai, serta kepatuhan terhadap ketentuan regulator.

Through a structured and selective synergy approach, the Company hopes to optimize its market potential, efficiently expand its customer base, and strengthen its position within the national banking and financial services ecosystem. All partnership initiatives are implemented with due regard for the principles of good governance, adequate risk management, and compliance with legal requirements.

Pangsa Pasar
Market Share

Kebutuhan nasabah dalam bertransaksi pada era digital adalah prioritas utama Bank dalam menciptakan produk & layanan berbasis digital yang inovatif dan memberikan kemanfaatan ekonomi tidak hanya untuk Bank tetapi juga nasabah. Bank senantiasa berinisiatif untuk menyusun strategi, target jangka pendek dan jangka panjang dalam rangka mengembangkan skala bisnis Bank sebagai tolak ukur keberhasilan performa dengan menciptakan keunggulan keunggulan kompetitif untuk menjadi bank umum berbasis digital terdepan.

Dalam kondisi ekonomi yang menantang ini industri perbankan diharapkan untuk berkembang sebagai salah satu fondasi untuk menjaga ketahanan perekonomian nasional. Salah satu cara yang secara umum dilakukan oleh industri perbankan adalah melakukan digitalisasi layanan perbankan. Hal ini dilakukan untuk meningkatkan akses terhadap layanan perbankan kepada masyarakat yang termasuk kriteria bankable population namun tidak memiliki akun pada bank dengan mempertimbangkan bahwa Potensi peningkatan layanan perbankan secara digital dalam industri perbankan nasional masih cukup tinggi.

Customer needs in transacting in the digital era are the Bank's main priority in creating innovative digital-based products & services that provide economic benefits not only for the Bank but also for customers. The Bank always takes the initiative to formulate strategies, short-term and long-term targets in order to develop the Bank's business scale as a benchmark for successful performance by creating competitive advantages to become a leading digital based general bank.

In these challenging economic conditions, the banking industry is expected to develop as one of the foundations for maintaining the resilience of the national economy. One way that is generally done by the banking industry is to digitize banking services. This is done to increase access to banking services to people who are included in the bankable population criteria but do not have a bank account, especially in consideration that the potential for increasing digital banking services in the national banking industry is still quite high.

Kebijakan Dividen dan Pembagiannya
Dividend Policy and Distribution

Kebijakan Pembagian Dividen
Dividend Distribution Policy

Pembayaran dividen yang dilakukan oleh Bank dilakukan sesuai dengan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan kebijakan internal mengenai pembagian dividen. Mengacu pada Pasal 71 ayat 3 Undang-Undang No. 40 Tahun 2007, Anggaran Dasar Bank dan kebijakan internal, Bank dapat membagikan dividen kepada pemegang saham apabila Bank memiliki saldo laba yang positif dan sesuai dengan kemampuan keuangan perusahaan, berdasarkan ketentuan yang berlaku. Rencana pembagian dividen didasarkan atas pemenuhan hak pemegang saham dengan mengutamakan kepentingan

The Bank's dividend payments were made in accordance with Law No. 40 of 2007 concerning Limited Liability Companies and on the basis of its own internal policy regarding dividend distributions. The Bank would make use of Article 71 Paragraph 3 of Law No. 40 of 2007, its own Articles of Association, and internal policies as references to distribute dividends to shareholders whenever the Bank had a positive retained earnings balance. It was also permissible if such a distribution process was in accordance with the Company's financial capabilities and was carried out in accordance with applicable

Bank tanpa mengabaikan sejumlah faktor, seperti tingkat kesehatan keuangan, tingkat kecukupan modal, serta kebutuhan dana untuk ekspansi usaha tanpa mengurangi hak dari RUPS untuk menentukan lain sesuai dengan ketentuan Anggaran Dasar.

regulations. Its dividend distribution plan is done on the basis of fulfilling shareholder rights and prioritizes the Bank's interests without neglecting several factors, such as financial health, capital adequacy, and funding requirements for business expansion. All of this is without prejudice to the right of the GMS to determine otherwise in accordance with the provisions of the Articles of Association.

Kronologis Pembagian Dividen
Dividend Distribution Chronology

Dividen Saham Stock Dividends	**2025** **(untuk Dividen Saham Tahun Buku 2025)** 2025 (for Stock Dividends for 2025)	**2024** **(untuk Dividen Saham Tahun Buku 2024)** 2024 (for Stock Dividends for 2024)
Laba Bersih (Rp juta) Net Profit (Millions of IDR)	467.106	444.566
Jumlah Dividen (Rp) Dividend Amount (IDR)	233.382.954.186	Nihil None
Dividen per Saham (Rp) Dividend per Share (IDR)	10,74	-
Payout Ratio (%)	49,96%	-
Tanggal Pengumuman Announcement Date	10 April 2025 April 10, 2025	-
Tanggal Pembayaran Payment Date	30 April 2025 April 30, 2025	-

Kontribusi terhadap Negara
Contributions to the State

Bank berkomitmen untuk selalu mematuhi peraturan yang berlaku dalam menjalankan setiap kegiatan usahanya, termasuk dalam memenuhi kewajibannya dalam hal pembayaran pajak. Pemenuhan pembayaran pajak merupakan salah satu bentuk kontribusi Allo Bank kepada negara mengingat Bank merupakan wajib pajak yang memiliki kewajiban penyetoran PPh Badan.

The Bank is always committed to complying with applicable regulations as it carries out all its business activities. This include fulfilling its tax obligations. Fulfilling tax payments is one way Allo Bank contributes to the state (considering that the Bank is a taxpayer with an obligation to pay Corporate Income Tax.

Di tahun 2025, jumlah PPh Badan yang disetorkan oleh Bank adalah sebesar Rp168 miliar, naik 23% jika dibandingkan tahun 2024.

In 2025, the amount of corporate income tax paid by the Bank was IDR168 billion, a 23% increase compared to 2024.

Informasi tentang Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Information on Employee and/or Management Stock Ownership Programs (ESOP/MSOP)



Per 31 Desember 2025, Bank tidak memiliki program kepemilikan saham oleh karyawan (ESOP) dan/atau manajemen (MSOP). Dengan demikian, tidak terdapat informasi terkait ESOP/MSOP yang dapat disajikan dalam Laporan Tahunan ini.

As of 31 December, 2025, the Bank did not have any kind of employee and/or management stock ownership program (ESOP). As such, no information related to ESOP/MSOP can be presented in this Annual Report.

Informasi tentang Realisasi Penggunaan Dana Hasil Penawaran Umum

Information on the Realization of the Use of Proceeds from Public Offerings

Allo Bank telah melakukan Penawaran Umum Terbatas (PUT) di tahun 2022 dalam rangka Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) III kepada para pemegang saham sebanyak 10.047.322.871 saham biasa atau sebesar 46,24% dari modal ditempatkan dan disetor penuh setelah PMHMETD III dengan nilai nominal Rp100 setiap saham dengan Harga Pelaksanaan Rp478 per saham, sehingga jumlah dana yang diterima Bank dalam PMHMETD III ini sebesar Rp4.802.620 juta. Adapun realisasi penggunaan dana hasil penawaran umum tersebut per 31 Desember 2024 adalah sebagai berikut:

Jenis Penawaran Umum Public Offering Type	**Tanggal Efektif** Effective Date	**Nilai Realisasi Hasil Penawaran Umum** Realization of Funds Resulting from Public Offering			**Rencana Penggunaan Dana Menurut Prospektus** Fund Appropriation Plan According to the Prospectus		
		Jumlah Hasil Penawaran Umum Total Public Offering Proceeds	**Biaya Penawaran Umum** Public Offering Costs	**Hasil Bersih** Net Proceeds	**Kredit (85%)** Credit (85%)	**Infrastruktur IT (10%)** IT Infrastructure (10%)	
Penawaran Umum Terbatas III Limited Public Offering III	26 Januari 2022 26 Jaunary, 2022	4.802.620	2.224	4.800.396	4.080.336	480.040	

Berdasarkan dana hasil PMHMETD III yang diperoleh Bank (setelah dikurangi komisi, biaya, dan bebas emisi lainnya), digunakan dengan rincian sebagai berikut:

1. Rp4.080.336 juta (85%) untuk Kredit;
2. Rp480.040 juta (10%) untuk Infrastruktur IT;
3. Rp240.020 juta (5%) untuk Pengembangan operasional.

Per 31 Desember 2024, Bank telah sepenuhnya merealisasikan penggunaan dana yang diperoleh dalam PMHMETD III menurut prospektus.

Allo Bank conducted a Limited Public Offering (PUT) in 2022 to boost its capital through its issuance of Pre-emptive Rights Issue (PMHMETD) III to shareholders that amounted to 10,047,322,871 common shares. These shares represented 46.24% of the Bank's issued and fully paid-up capital after PMHMETD III. The shares had a par value of IDR100 per share and an Exercise Price of IDR478 per share. Accordingly, the total funds received by the Bank from PMHMETD III amounted to IDR4,802,620 million. The Bank's realization of its proceeds from its public offering as of 31 December, 2024, is as follows:

			Realisasi Penggunaan Dana Menurut Prospektus Fund Appropriation Plan According to the Prospectus				**Sisa Dana Hasil Penawaran Umum** Remaining Funds from Public Offering
	Pengembangan Operasional (5%) Operational Development (5%)	**Jumlah** Total	**Kredit** Credit	**Infrastruktur IT** IT Infrastructure	**Pengembangan Operasional** Operational Development	**Jumlah** Total	
	240.020	4.800.396	4.080.336	480.040	240.020	4.800.396	-

Based on the Bank's proceeds from the PMHMETD III it obtained (after deducting commissions, fees, and other emission-free amounts), its allocation is as follows:

1. IDR4,080,336 million (85%) for Credit;
2. IDR480,040 million (10%) for IT Infrastructure;
3. IDR240,020 million (5%) for Operational Development.

As of 31 December, 2024, the Bank has fully realized its use of proceeds obtained from PMHMETD III (as stated in its prospectus).

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi/Pihak Berelasi

Information on Material Transactions Containing Conflicts of Interest and/or Transactions with Affiliated/Related Parties

Kebijakan Mekanisme Review atas Transaksi dan Pemenuhan Peraturan dan Ketentuan Terkait

Transaction Review Mechanism Policy and Compliance with Related Regulations and Provisions

Bank telah memiliki kebijakan terkait transaksi yang mengandung benturan kepentingan dan/atau transaksi dengan pihak berelasi. Bank melakukan seluruh transaksi dengan pihak afiliasi dengan memperhatikan prinsip kehati-hatian sesuai dengan praktik bisnis yang berlaku umum serta telah memenuhi Peraturan OJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan dan PSAK No. 224 tentang Pengungkapan Pihak-pihak Berelasi.

The Bank has a policy for dealing with transactions containing conflicts of interest and/or transactions with related parties. The Bank conducts all transactions with affiliated parties with due regard to the principle of prudence. It carries these transactions out in accordance with generally accepted business practices and in compliance with Financial Services Authority Regulation (POJK) No. 42/POJK.04/2020 concerning Affiliated Party Transactions and Conflict of Interest Transactions and Statement of Financial Accounting Standards (PSAK) No. 224 concerning Related Party Disclosures.

Direksi senantiasa memastikan seluruh kegiatan transaksi afiliasi yang dilakukan telah melalui proses yang memadai sesuai dengan prinsip transaksi yang wajar (*arm's length principle*). Dewan Komisaris dan Komite Audit juga telah melakukan *review* untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum dan telah memenuhi prinsip transaksi yang wajar (*arm's length principle*). Mekanisme *review* atas transaksi dengan pihak afiliasi dan/atau pihak berelasi dilakukan melalui proses audit oleh Satuan Kerja Audit Internal yang hasilnya kemudian dilaporkan kepada Dewan Komisaris.

The Board of Directors consistently works to ensure that all affiliated party transactions are conducted through an adequate process that is in accordance with the Arm's Length Principle. The Board of Commissioners and the Audit Committee have also conducted reviews to ensure that affiliated party transactions are all carried out in accordance with generally accepted business practices and comply with the Arm's Length Principle. The review mechanism for transactions with affiliated parties and/or related parties is conducted through an audit process by the Internal Audit Unit, the results of which are then reported to the Board of Commissioners.

Per 31 Desember 2025, Bank tidak memiliki transaksi yang mengandung benturan kepentingan yang bersifat material dan berdampak terhadap kinerja keuangan dan kinerja operasional.

As of 31 December, 2025, the Bank didn't have any transactions containing material conflicts of interest that would impact its financial and operational performance.

Transaksi dengan Pihak Berelasi
Transactions with Related Parties

Sepanjang tahun 2025, Bank melakukan transaksi dengan pihak berelasi yang dilakukan dengan memenuhi prinsip transaksi yang wajar (*arm's length principle*) sesuai dengan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi. Seluruh transaksi dengan pihak berelasi yang dilakukan oleh Bank juga telah sesuai dengan PSAK No. 224 tentang Pengungkapan Pihak-pihak Berelasi dan Peraturan Bapepam LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik.

Throughout 2025, the Bank conducted various transactions with related parties in accordance with the Arm's Length Principle. These transactions have been carried out in accordance with terms that have been agreed upon by both parties, which may differ from other transactions with unrelated parties. All related party transactions conducted by the Bank have also complied with PSAK No. 224 concerning Disclosure of Related Parties and Bapepam-LK Regulation No. KEP-347/BL/2012 dated 25 June, 2012, concerning the Presentation and Disclosure of Financial Statements of Issuers or Public Companies.

Nama, Sifat, Hubungan, dan Sifat Transaksi Berelasi
Name, Nature of Relationship, and Nature of Related Transactions

Pihak Berelasi Related Parties	Sifat Hubungan Berelasi Nature of Related Parties	Sifat Transaksi Nature of Transactions
PT Mega Corpora	Pemegang Saham Shareholders	Dana Setoran Modal, Simpanan, dan Beban Bunga Capital Deposits, Savings,and Interest Expenses
PT Bukalapak.com Tbk	Pemegang Saham Shareholders	Dana Setoran Modal, Simpanan, dan Beban Bunga Capital Deposits, Savings,and Interest Expenses
PT Bank Mega Tbk	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Kustodian, Giro pada Bank Lain Custodian, Current Account with Other Banks
PT Bank Mega Syariah	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Giro pada Bank Lain Current accounts with other banks
PT Trans Media Corpora	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Duta Visual Nusantara Tivi Tujuh	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Asuransi Umum Mega	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Asuransi Pemberian Kredit dan Properti, Simpanan, dan Beban Bunga Credit and Property Insurance, Deposits and Interest Expenses
PT CT Corpora	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Trans Corpora	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT PFI Mega Life Insurance	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Allo Fresh Indonesia	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Trans Retail Indonesia	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Mega Capital Sekuritas	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Trans Kalla Makassar	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Kredit yang Diberikan, Pendapatan Bunga, Simpanan, dan Beban Bunga Credit and Property Insurance, Deposits and Interest Expenses
PT Mega Finance	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Mega Central Finance	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Mega Auto Finance	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses

Pihak Berelasi Related Parties	Sifat Hubungan Berelasi Nature of Related Parties	Sifat Transaksi Nature of Transactions
PT Trans Fashion Indonesia	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Metropolitan Retailmart	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Alfa Retailindo	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
PT Para Bandung Propertindo	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
Yayasan CT Arsa	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan Beban Bunga Savings and Interest Expenses
Perseorangan	Komisaris, Direksi, Pejabat Eksekutif, Keluarga Board of Commissioners, Board of Directors, Executive Staff, Family	Kredit yang Diberikan, Pendapatan Bunga, Simpanan, dan Beban Bunga Credit and Property Insurance, Deposits and Interest Expenses

Realisasi Transaksi Pihak Berelasi
Realizations for Related Party Transactions

Seluruh transaksi yang dilakukan oleh Bank dengan pihak berelasi senantiasa memperhatikan ketentuan yang berlaku. Adapun realisasi transaksi dengan pihak berelasi yang dilakukan Bank dalam 2 (dua) tahun terakhir dapat dilihat sebagai berikut:

Transactions conducted by the Bank with related parties always take all applicable provisions into account. Details involving the realizations of transactions with related parties conducted by the Bank in the last 2 (two) years can be seen below:

Uraian Description	2025 (Rp)	2024 (Rp)
Aset Assets		
Giro pada Bank Lain (Catatan 6) Current Accounts at Other Banks (Note 6)	37.855.809.750	46.729.528.498
Penempatan pada Bank Lain (Catatan 7) Placements with Other Banks (Note 7)	450.000.000.000	2.150.000.000.000
Kredit yang Diberikan (Catatan 10) Loans (Note 10)	498.845.805.497	588.117.952.080
Pendapatan Bunga yang Masih Akan Diterima (Catatan 11) Interest Income Receivable (Note 11)	976.749.471	3.747.855.319
Total Aset yang Terkait dengan Pihak Berelasi Total Assets with Related Parties	987.640.508.908	2.788.548.606.369
Persentase dari Jumlah Aset Percentage of Total Assets	5,35%	19,94%
Liabilitas Liabilitites		
Simpanan Nasabah (Catatan 18) Deposits from Customers (Note 18)		
Giro Current Accounts	15.874.994.821	27.723.748.849
Tabungan Savings Deposits	3.797.944	-
Deposito Time Deposits	705.168.270.168	187.478.189.054
Simpanan dari Bank Lain (Catatan 19) Deposits from Other Banks (Note 19)	9.639.737	11.172.132
Efek-efek yang Dijual dengan Janji Dibeli Kembali (Catatan 17) Marketable Securities Sold Under Agreements to Resell (Note 17)	-	-
Jumlah Liabilitas yang Terkait dengan Pihak Berelasi Total Liabilities with Related Parties	721.056.702.670	215.213.110.035

Pernyataan Direksi terkait Prinsip Transaksi yang Wajar (*Arm's Length Principle*)
Board of Directors Statement on the Arm's Length Principle

Direksi berkomitmen memegang prinsip *Arm's Length Principle* (ALP) selaku prinsip yang mengatur bahwa apabila kondisi dalam transaksi yang dilakukan antara pihak yang mempunyai Hubungan Istimewa sama atau sebanding dengan kondisi dalam transaksi yang dilakukan antara pihak yang tidak mempunyai hubungan Istimewa yang menjadi pembanding, maka harga atau laba dalam transaksi yang dilakukan antara pihak-pihak yang mempunyai Hubungan Istimewa harus sama dengan atau berada dalam rentang harga atau laba dalam transaksi yang dilakukan antara pihak yang tidak mempunyai Hubungan Istimewa yang menjadi pembanding. Pada prinsipnya, berdasarkan pada norma bahwa harga atau laba atas transaksi yang dilakukan dengan pihak afiliasi ditentukan oleh kekuatan pasar, sehingga transaksi tersebut dapat mencerminkan harga pasar yang wajar (*Fair Market Value*/FMV).

The Board of Directors is committed to upholding the Arm's Length Principle (ALP). This principle stipulates that if the conditions of a transaction between related parties are the same or comparable to those of a transaction between unrelated parties, then the price or profit of the transaction between the related parties must be equal to or within the range of the price or profit of the transaction between the unrelated parties. This principle is based on the norm that the price or profit of transactions with affiliated parties is determined by market forces, and that such transactions should reflect Fair Market Value (FMV).

Peran Dewan Komisaris dan Komite Audit dalam Memenuhi Prinsip Transaksi yang Wajar (*Arm's Length Principle*)
The Role of the Board of Commissioners and the Audit Committee in Complying with the Arm's Length Principle

Dewan Komisaris bersama dengan Komite Audit berkomitmen memegang prinsip *Arm's Length Principle* (ALP). Mekanisme *review* Bank atas transaksi dengan Pihak-pihak Berelasi dilakukan melalui proses audit, khususnya audit yang telah dilakukan oleh akuntan publik dan dipublikasikan, dimana mekanisme ini tertuang dalam PSAK 224 tentang Pengungkapan Pihak-pihak Berelasi. Pada prinsipnya, berdasarkan pada norma bahwa harga atau laba atas transaksi yang dilakukan dengan pihak afiliasi ditentukan oleh kekuatan pasar, sehingga transaksi tersebut dapat mencerminkan harga pasar yang wajar (*Fair Market Value*/FMV).

The Board of Commissioners works together with the Audit Committee to uphold the Arm's Length Principle (ALP). The Bank's review mechanism for transactions with Related Parties is conducted through an audit process. Specifically, these audits are carried out by public accountants and are then published. This mechanism is outlined in Statement of Financial Accounting Standards (PSAK) 224 concerning Related Party Disclosures. This principle is based on the norm that prices or profits from transactions with affiliated parties are determined by market forces, and that such transactions should reflect Fair Market Value (FMV).

Informasi Keuangan yang Mengandung Kejadian yang Bersifat Luar Biasa dan Jarang Terjadi

Financial Information Containing Extraordinary and Rare Events

Hingga 31 Desember 2025, tidak terdapat kejadian yang bersifat luar biasa dan jarang terjadi yang dialami oleh Bank. Dengan demikian, tidak terdapat informasi kejadian keuangan yang bersifat luar biasa dan jarang terjadi yang dapat diungkapkan dalam Laporan Tahunan ini.

As of 31 December, 2025, the Bank has experienced any extraordinary or rare events. As such, there is no information on extraordinary and rare financial events that can be disclosed in this Annual Report.

Perubahan Peraturan Perundang-Undangan yang Berpengaruh Signifikan terhadap Perusahaan

Changes in Legislation that Significantly Impact the Company

Selama tahun 2025, terdapat perubahan peraturan perundang-undangan yang berpengaruh signifikan terhadap kinerja operasional dan keuangan Bank. Adapun perubahan peraturan perundang-undangan dan dampaknya terhadap Bank dapat dilihat sebagai berikut:

Throughout 2025, there were a number of changes in legislation that significantly impacted the Bank's operational and financial performance. The following is a list of these changes in legislation and the impact they have had on the Bank:

Perubahan Peraturan/ Perundang-Undangan Changes to Regulations/Legislation	**Penjelasan** Explanation	**Dampak terhadap Perusahaan** Impact on the Company
Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 28 Tahun 2024 tentang Pengelolaan Informasi Rekam Jejak Pelaku Melalui Sistem Informasi Pelaku **(POJK SIPELAKU)** Financial Services Authority Regulation (POJK) No. 28 of 2024 concerning Management of Information on the Track Records of Offenders Through the Offender Information System **(POJK SIPELAKU)**	1. Pengguna wajib memiliki dan menerapkan kebijakan dan prosedur terkait SIPELAKU yang paling sedikit mencakup: a. kewenangan dan tanggung jawab pemegang Hak Akses untuk mengajukan permintaan dan menerima Rekam Jejak; b. tata cara permintaan Rekam Jejak pada SIPELAKU dan memastikan penggunaannya; c. penatausahaan permintaan Rekam Jejak yang diperoleh dari SIPELAKU serta dokumen pendukung; d. pengamanan Rekam Jejak; dan e. pemusnahan Rekam Jejak yang diperoleh dari SIPELAKU. 2. Pengguna wajib melakukan audit internal terhadap penggunaan SIPELAKU paling sedikit 1 (satu) kali dalam 1 (satu) tahun. 1. Users are required to have and implement policies and procedures related to SIPELAKU, which at a minimum include: a. the authority and responsibilities of Access Rights holders to request and receive Track Records; b. procedures for requesting Track Records from SIPELAKU and ensuring their use; c. administration of Track Record requests obtained from SIPELAKU and supporting documents; d. security of Track Records; and e. destruction of Track Records obtained from SIPELAKU. 2. Users are required to conduct internal audits of SIPELAKU usage at least once a year.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Anggota Dewan Gubernur No. 24 Tahun 2024 tentang Keamanan Sistem Informasi dan Ketahanan Siber bagi Penyelenggara Sistem Pembayaran, Pelaku Pasar Uang dan Pasar Valuta Asing, serta Pihak Lain yang Diatur dan Diawasi Bank Indonesia (PADG KKS) Board of Governors Regulation (PADG) No. 24 of 2024 concerning Information System Security and Cyber Resilience for Payment System Operators, Money Market and Foreign Exchange Market Players, and Other Parties Regulated and Supervised by Bank Indonesia (PADG KKS)	1. Bank wajib menyampaikan laporan tahunan sebagai berikut: a. tingkat kematangan KKS; dan b. hasil identifikasi infrastruktur informasi vital, disampaikan paling lambat 31 Januari untuk periode pelaporan tahun sebelumnya. 2. Pelaporan tahunan sebagaimana dimaksud pada poin (1) pertama kali disampaikan kepada Bank Indonesia pada Januari 2026 untuk periode laporan tahun 2025. 3. Laporan Insiden Siber dilaksanakan paling sedikit dengan: a. mengaktifkan tim tanggap Insiden Siber di level organisasi b. menyampaikan: • notifikasi awal Insiden Siber paling lama 1 (satu) jam setelah Insiden Siber diketahui oleh Bank; dan • laporan Insiden Siber paling lama 3 (tiga) hari kalender setelah Insiden Siber terjadi, kepada Bank Indonesia. 4. Bank wajib mengevaluasi paling sedikit 1 (satu) kali dalam 1 (satu) tahun, untuk: a. Kebijakan, Standar, dan Prosedur KKS. b. Penerapan manajemen KKS. c. Audit KKS. d. Program peningkatan budaya KKS. e. Pengkinian profil Risiko Siber. f. Penerapan proteksi KKS. g. Pemindaian Kerentanan Siber. h. Pemeliharaan dan pengujian sistem deteksi. i. Simulasi dan uji coba penanganan dan pemulihan Insiden Siber. 1. Banks are required to submit the following annual reports: a. the maturity level of the PSC; and b. the identification results of vital information infrastructure that are to be submitted no later than 31 January for the previous year's reporting period. 2. The annual report referred to in point (1) must be submitted to Bank Indonesia for the first time in January 2026 for the 2025 reporting period. 3. Cyber Incident Reporting must be carried out by at least: a. activating a Cyber Incident response team at the organizational level b. providing a submission: • initial notification of the Cyber Incident is to be done no later than 1 (one) hour after the Cyber Incident is discovered by the Bank; and • a Cyber Incident report is to be provided to Bank Indonesia no later than 3 (three) calendar days after the Cyber Incident has occured.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.

Perubahan Peraturan/ Perundang-Undangan Changes to Regulations/Legislation	Penjelasan Explanation	Dampak terhadap Perusahaan Impact on the Company
	4. Banks are required to evaluate the following at least once a year: a. KKS Policies, Standards, and Procedures. b. Implementation of Information System Security and Cyber Resilience (KKS) management. c. KKS audits. d. KKS culture improvement programs. e. Updating the Bank's Cyber Risk Profile. f. Implementation of KKS protection. g. Cyber Vulnerability Scanning. h. Maintenance and testing of detection systems. i. Simulations and trials of handling and recovery of Cyber Incidents.	
Peraturan Otoritas Jasa Keuangan No. 44 Tahun 2024 tentang Rahasia Bank Financial Services Authority Regulation No. 44 of 2024 concerning Bank Secrecy	1. Seluruh mekanisme pembukaan Rahasia Bank wajib mengikuti ketentuan POJK 44 Tahun 2024. 2. Bank wajib memiliki prosedur internal mengenai pembukaan Rahasia Bank. 3. Bank wajib memiliki register dokumentasi untuk seluruh permintaan dan pemberian pembukaan informasi Rahasia Bank. 1. All mechanisms for disclosing Bank Secrecy must comply with the provisions of POJK 44 of 2024. 2. Banks must have internal procedures regarding its disclosure of Bank Secrecy. 3. Banks must maintain a documentation register for all requests and grants for the disclosure of Bank Secrecy information.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Anggota Dewan Gubernur No. 3 Tahun 2025 tentang Implementasi Standar Nasional Quick Response Code untuk Pembayaran Board of Governors Regulation No. 3 of 2025 concerning Implementation of the National Standard Quick Response Code for Payments	Penyampaian laporan berupa laporan terkait pemrosesan Transaksi QRIS dilakukan sesuai dengan ketentuan Bank Indonesia yang mengatur mengenai penyelenggaraan pemrosesan transaksi pembayaran. Submission of reports related to QRIS transaction processing is to be carried out in accordance with Bank Indonesia regulations governing the implementation of payment transaction processing.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Otoritas Jasa Keuangan No. 45 Tahun 2024 tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik Financial Services Authority Regulation No. 45 of 2024 concerning Development and Strengthening of Issuers and Public Companies	Emiten atau Perusahaan Publik wajib menyampaikan laporan Informasi atau Fakta Material kepada Otoritas Jasa Keuangan dan melakukan pengumuman Informasi atau Fakta Material kepada masyarakat dengan ketentuan: 1. sesegera mungkin pada saat Emiten atau Perusahaan Publik mengetahui atau selayaknya mengetahui Informasi atau Fakta Material; dan 2. paling lambat sebelum dimulainya sesi I (satu) waktu perdagangan di Bursa Efek pada hari kerja berikutnya. Issuers or Public Companies are required to submit reports of Material Information or Facts to the Financial Services Authority and announce such Material Information or Facts to the public. These reports are subject to the following conditions: 1. They have to be made as soon as possible upon the Issuer or Public Company's knowledge or reasonable knowledge of the Material Information or Facts; and 2. They have to be submitted no later than the start of session I (one) of trading hours on the Stock Exchange on the following business day.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Anggota Dewan Gubernur No. 7 Tahun 2025 tentang Perubahan Ketiga atas Peraturan Anggota Dewan Gubernur No. 11 Tahun 2023 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial Board of Governors Regulation No. 7 of 2025 concerning the Third Amendment to Board of Governors Regulation No. 11 of 2023 concerning Implementing Regulations for Macroprudential Liquidity Incentive Policies	Bank Indonesia menyampaikan informasi tentang pemberian KLM tersebut paling lambat pada awal periode pemberian KLM. Bank Indonesia shall provide information regarding the provision of the Macroprudential Liquidity Incentive Policy no later than the beginning of the Macroprudential Liquidity Incentive Policy provision period.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.

Perubahan Peraturan/ Perundang-Undangan Changes to Regulations/Legislation	**Penjelasan** Explanation	**Dampak terhadap Perusahaan** Impact on the Company
Peraturan Anggota Dewan Gubernur No. 8 Tahun 2025 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah Board of Governors Regulation No. 8 of 2025 concerning Implementing Regulations for Fulfilling Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Bank menyesuaikan perhitungan pemenuhan GWM sesuai dengan PADG GWM Banks adjust the calculation of the Minimum Reserve Requirement in accordance with the GWM PADG.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Anggota Dewan Gubernur No. 10 Tahun 2025 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No. 24/21/PADG/2022 tentang Peraturan Pelaksanaan Rekening Giro di Bank Indonesia Board of Governors Regulation No. 10 of 2025 concerning Amendments to Board of Governors Regulation No. 24/21/ PADG/2022 concerning Implementing Regulations for Current Accounts at Bank Indonesia	Bank wajib menihilkan Rekening Giro Valas di akhir hari apabila Rekening Giro Valas tersebut digunakan untuk tujuan lainnya (cth. setelmen SVBI dan SUVBI). Banks are required to zero out Foreign Currency Current Accounts at the end of the day if the Foreign Currency Current Account is used for other purposes (e.g., SVBI and SUVBI settlements).	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Anggota Dewan Gubernur No. 11 Tahun 2025 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah Board of Governors Regulation No. 11 of 2025 concerning the Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	PADG Perubahan Kedelapan RIM PLM menyesuaikan pengaturan PLM sebagai berikut: 1. Besaran PLM menjadi 4% (empat persen) dari DPK BUK dalam Rupiah. Bagi BUK yang memiliki UUS, jumlah DPK BUK dalam Rupiah. 2. Surat berharga yang memenuhi persyaratan untuk pemenuhan kewajiban PLM dapat digunakan dalam transaksi repo dan transaksi pengelolaan likuiditas berdasarkan prinsip syariah Bank Indonesia (transaksi PaSBI) kepada Bank Indonesia dalam operasi pasar terbuka. Penggunaan surat berharga BUK dalam transaksi repo dan transaksi PasBI yang dapat diperhitungkan untuk pemenuhan PLM ditetapkan paling banyak 4% (empat persen) dari DPK BUK dalam rupiah PADG Amendment No. 8 on RIM PLM adjusts Macroprudential Liquidity Buffer (PLM) regulations in the the following ways: 1. The Macroprudential Liquidity Buffer (PLM) amount is now 4% (four percent) of the Conventional Commercial Bank's (BUK) Third Party Funds (DPK) in Rupiah. For BUKs with a Sharia Business Unit (UUS), the amount of BUK's Third Party Funds (DPK) is in Rupiah. 2. Securities that meet the requirements for fulfilling PLM obligations can be used in repo transactions and liquidity management transactions based on Bank Indonesia's sharia principles (PaSBI transactions) to Bank Indonesia in open market operations. The use of BUK securities in repo transactions and PasBI transactions that can be calculated to fulfill PLM is set at a maximum of 4% (four percent) of the BUK's Third Party Funds (DPK) in rupiah.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Anggota Dewan Gubernur No. 12 Tahun 2025 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No. 7 Tahun 2024 tentang Peraturan Pelaksanaan Rasio Pendanaan Luar Negeri Bank Board of Governors Regulation No. 12 of 2025 concerning Amendments to Board of Governors Regulation No. 7 of 2024 concerning Implementing Regulations for Bank Foreign Funding Ratios	1. Penyesuaian besaran parameter kontrasiklikal RPLN yang sebelumnya ditetapkan sebesar 0% (nol persen) menjadi sebesar positif 5% (lima persen). 2. Peningkatan batasan RPLN dari 30% (tiga puluh persen) menjadi 35% (tiga puluh lima persen) setelah memperhatikan besaran parameter kontrasiklikal sebagaimana huruf 1. 1. Adjustment of the countercyclical parameter for the Foreign Investment Fund (RPLN) from being previously set at 0% (zero percent) to a positive 5% (five percent). 2. Increase of the Bank Foreign Funding Ratio (RPLN) limit from 30% (thirty percent) to 35% (thirty-five percent) after taking into account the countercyclical parameter as referred to in letter 1.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.

Perubahan Peraturan/ Perundang-Undangan Changes to Regulations/Legislation	Penjelasan Explanation	Dampak terhadap Perusahaan Impact on the Company
PADG No. 14 Tahun 2025 tentang Perubahan Kedua atas Peraturan Anggota Dewan Gubernur No. 17 Tahun 2023 Tentang Penyelenggaraan Bank Indonesia Fast Payment Board of Governors Regulation No. 14 of 2025 concerning the Second Amendment to Board of Governors Regulation No. 17 of 2023 concerning the Implementation of Bank Indonesia Fast Payment	Peserta wajib menyampaikan informasi awal dan laporan transaksi BI-FAST yang merupakan transaksi fraud kepada Penyelenggara, meliputi: 1. transaksi yang terkonfirmasi oleh Peserta merupakan transaksi fraud dan bukan merupakan false positive; dan 2. transaksi fraud yang tidak terdeteksi fitur FDS BI-FAST *(false negative)* Ketentuan mengenai penerapan proteksi infrastruktur teknologi informasi pemenuhannya dilakukan paling lambat pada tanggal 1 Januari 2026. Participants are required to submit the following initial information and reports of fraudulent BI-FAST transactions to Operators: 1. Transactions confirmed by the Participant as fraudulent and not false positives; and 2. Fraudulent transactions not detected by the BI-FAST FDS feature (false negatives). Provisions regarding the implementation of information technology infrastructure protection must be fulfilled no later than 1 January, 2026.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
SEOJK No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bank Umum Financial Services Authority Circular Letter (SEOJK) No. 14/SEOJK.03/2025 concerning the Implementation of Commercial Bank Governance	Penambahan parameter faktor penilaian untuk penilaian sendiri atas implementasi tata kelola. Serta pengaturan lebih mendetail dari POJK Tata Kelola bagi Bank Umum. Additional assessment parameters for self-assessment of governance implementation, as well as more detailed regulations for the OJK Regulation on Governance for Commercial Banks.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Anggota Dewan Gubernur No 16 Tahun 2025 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No 13 Tahun 2024 tentang Transaksi Pasar Uang Board of Governors Regulation No. 16 of 2025 concerning Amendments to Board of Governors Regulation No. 13 of 2024 concerning Money Market Transactions	Mekanisme Matchmaking Transaksi Pasar Uang The Money Market Transaction Matchmaking Mechanism	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank Financial Services Authority Regulation No. 18 of 2025 concerning Transparency and Publication of Bank Reports	menciptakan transparansi informasi bank yang komprehensif, lengkap, akurat, terkini, utuh, tepat waktu, dan dapat diperbandingkan untuk mendukung penguatan sektor jasa keuangan yang sehat, mandiri, kompetitif, dan berperan dalam menjaga stabilitas sistem Keuangan. Creating a comprehensive, complete, accurate, up-to-date, complete, timely, and comparable bank information transparency to support the strengthening of a healthy, independent, and competitive financial services sector, and playing a role in maintaining financial system stability.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.08/2025 tentang Publikasi Penanganan Pengaduan dan Laporan Layanan Pengaduan Financial Services Authority Circular Letter No. 20/SEOJK.08/2025 concerning Publication of Complaint Handling and Complaint Service Reports	pedoman dalam melaksanakan publikasi prosedur singkat layanan pengaduan dan penanganan pengaduan serta bentuk laporan dan tata cara pengisian laporan layanan pengaduan. Guidelines for implementing the publication of brief procedures for complaint services and complaint handling, as well as report formats and procedures for filing complaint service reports.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.

Perubahan Peraturan/ Perundang-Undangan Changes to Regulations/Legislation	**Penjelasan** Explanation	**Dampak terhadap Perusahaan** Impact on the Company
Peraturan Otoritas Jasa Keuangan (POJK) No. 22 Tahun 2025 tentang Pelaporan Bank Umum Melalui Sistem Pelaporan Otoritas Jasa Keuangan Financial Services Authority Regulation No. 22 of 2025 concerning Commercial Bank Reporting through the Financial Services Authority Reporting System	Bank wajib menyampaikan laporan insidental akan disampaikan pertama kali melalui APOLO sejak tanggal 1 Januari 2026. Dengan demikian, Bank tetap menyampaikan laporan insidental melalui SIPENA sampai dengan tanggal 31 Desember 2025. Banks are required to submit incidental reports for the first time through APOLO starting 1 January, 2026. Accordingly, banks will continue to submit incidental reports through SIPENA until 31 December, 2025.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
POJK No. 24 Tahun 2025 Tentang Pengelolaan Rekening Pada Bank Umum Financial Services Authority Regulation No. 24 of 2025 concerning Account Management at Commercial Banks	Pengelolaan rekening Giro dan Tabungan diklasifikasikan menjadi: 1. Rekening Aktif (memiliki aktivitas pemasukan, penarikan, dan pengecekan saldo). 2. Rekening Tidak Aktif (tidak memiliki aktivitas pemasukan, penarikan, dan pengecekan saldo > 360 hari) 3. Rekening Dormant (tidak memiliki aktivitas pemasukan, penarikan, dan pengecekan saldo > 1800 hari). Current and Savings Account Management is classified as follows: 1. Active Accounts (with deposit, withdrawal, and balance inquiry activities). 2. Inactive Account (no deposit, withdrawal, or balance check activity for >360 days) 3. Dormant Account (no deposit, withdrawal, or balance check activity for >1800 days).	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
(PADG) No. 24 Tahun 2025 tentang Penyelenggaraan Setelmen Dana Seketika melalui Sistem Bank Indonesia-Real Time Gross Settlement Board of Governors Regulation No. 24 of 2025 concerning the Implementation of Real-Time Fund Settlement through the Bank Indonesia Real-Time Gross Settlement System	Peserta wajib menyampaikan 1. Laporan Berkala (LHPK yang disampaikan dan diterima oleh Penyelenggara dengan batas waktu paling lambat tanggal 31 Maret tahun berikutnya). 2. Laporan Insidental (Laporan Pengkinian Kebijakan, Laporan Hasil Audit Sistem Informasi, Laporan Pengujian dan Pengembangan, Laporan Hasil Uji Coba, dan lainnya). Participants are required to submit 1. Periodic Reports (the Compliance Assessment Results Report is to be submitted and received by the Organizer no later than 31 March of the following year). 2. Incidental Reports (Policy Update Reports, Information System Audit Reports, Testing and Development Reports, Trial Result Reports, and others).	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
PADG No. 21 tahun 2025 tentang Operasi Moneter Valuta Asing Board of Governors Regulation No. 21 of 2025 concerning Foreign Exchange Monetary Operations	Peserta Operasi Moneter dan Lembaga Perantara bertanggung jawab atas kebenaran data penawaran atau pengajuan transaksi Operasi Moneter Valuta Asing yang diajukan kepada Bank Indonesia dan tidak dapat membatalkan penawaran atau pengajuan transaksi Operasi Moneter Valuta Asing yang diajukan kepada Bank Indonesia. Monetary Operation Participants and Intermediary Institutions are responsible for the accuracy of the bid data or requests for Foreign Exchange Monetary Operation transactions that are submitted to Bank Indonesia. They cannot cancel bids or requests for Foreign Exchange Monetary Operation transactions submitted to Bank Indonesia.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
PADG No. 19 2025 Infrastruktur dan Kepesertaan Operasi Moneter Board of Governors Regulation No. 19 of 2025 concerning Monetary Operation Infrastructure and Participation	Bank perlu melakukan uji koneksi di Sistem Transaksi Valuta Asing dan/ atau sistem pendukung transaksi valuta asing yang digunakan Bank. Atas hal tersebut, Bank akan menindaklanjuti dengan penyampaian informasi koneksi atau pengajuan koneksi ke SISMONTAVAR. The Bank is required to conduct a connection test in the Foreign Exchange Transaction System and/or the foreign exchange transaction support system used by the Bank. In this case, the Bank will follow up by submitting connection information or a connection request to SISMONTAVAR.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.

Perubahan Peraturan/ Perundang-Undangan Changes to Regulations/Legislation	Penjelasan Explanation	Dampak terhadap Perusahaan Impact on the Company
Peraturan Anggota Dewan Gubernur (PADG) Nomor PADG No. 23 tahun 2025 tentang Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah (PADG RIM PLM) Board of Governors Regulation No. 23 of 2025 concerning the Macroprudential Intermediation Ratios (RIM) and Macroprudential Liquidity Buffers (PLM) for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units (PADG RIM PLM)	Kewajiban penyampaian laporan surat berharga untuk surat berharga korporasi yang dimiliki BUK yang sudah memperhitungkan perlakuan transaksi repo antar bank setiap bulan kepada Bank Indonesia, mulai berlaku dilaporkan untuk laporan posisi data akhir bulan November 2025. wajib disampaikan kepada Bank Indonesia paling lambat 10 (sepuluh) hari kerja setelah berakhirnya bulan laporan, disampaikan melalui surat elektronik kepada Bank Indonesia dengan alamat rim_kantorpusat@bi.go.id. Obligations to submit monthly securities reports for corporate securities held by Conventional Commercial Bank's (BUK), which have taken into account interbank repo transactions, to Bank Indonesia, have become effective as of November 2025. This report must be submitted to Bank Indonesia no later than 10 (ten) business days after the end of the reporting month and must be submitted via email to Bank Indonesia at rim_kantorpusat@bi.go.id.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Anggota Dewan Komisioner Otoritas Jasa Keuangan (PADK OJK) No. 37/PADK.08/2025 tentang Penyediaan Informasi dan Penyampaian Informasi untuk Pemasaran Produk dan Layanan Jasa Keuangan Financial Services Authority Board of Commissioners Members Regulation (PADK OJK) No. 37/PADK.08/2025 concerning the Provision of Information and Information Dissemination for the Marketing of Financial Services Products and Services	Ringkasan Informasi Produk dan/atau Layanan dan Iklan yang telah dibuat sebelum berlakunya Peraturan Anggota Dewan Komisioner ini disesuaikan dengan format dalam Lampiran II dan Lampiran III paling lambat 6 (enam) bulan sejak Peraturan ini mulai berlaku. Summaries of product and/or service information and advertisements prepared prior to the enactment of this Board of Commissioners Regulation must be adjusted to the format in Attachments II and III no later than 6 (six) months after the enactment of this Regulation.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Bank Indonesia (PBI) No. 9 Tahun 2025 tentang Kebijakan Insentif Likuiditas Makroprudensial (KLM). Bank Indonesia Regulation No. 9 of 2025 concerning the Macroprudential Liquidity Incentive Policy (KLM).	Bank agar dapat menyesuaikan ketentuan untuk mengacu pada ketentuan PBI No. 9 Tahun 2025 dimaksud. Banks are required to adjust their provisions to comply with Bank Indonesia Regulation No. 9 of 2025.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku.
Peraturan Anggota Dewan Gubernur (PADG) No. 29 Tahun 2025 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No. 21 Tahun 2025 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No. 21 Tahun 2025 Tentang Operasi Moneter Valuta Asing Board of Governors Regulation No. 29 of 2025 concerning Amendments to Regulation of the Members of the Board of Governors No. 21 of 2025 concerning Amendments to Regulation of the Members of the Board of Governors No. 21 of 2025 concerning Foreign Exchange Monetary Operations	Bank agar dapat mengacu kepada ketentuan No. 29 Tahun 2025 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No. 21 Tahun 2025 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No. 21 Tahun 2025 Tentang Operasi Moneter Valuta Asing. Banks are required to comply with Regulation No. 29 of 2025 concerning Amendments to Board of Governors Regulation No. 21 of 2025 concerning Amendments to Board of Governors Regulation No. 21 of 2025 concerning Foreign Exchange Monetary Operations.	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.
Peraturan Anggota Dewan Gubernur (PADG) No. 27 Tahun 2025 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial Board of Governors Regulation No. 27 of 2025 concerning the Implementation Regulations for Macroprudential Liquidity Incentive Policy	1. Bank wajib menyampaikan laporan dan/atau koreksi laporan komitmen rencana penyaluran Kredit atau Pembiayaan paling lambat tanggal 10 Desember untuk posisi data akhir bulan Maret, Juni, September, dan Desember tahun berikutnya. 2. Bank wajib menyampaikan laporan dan/atau koreksi laporan ultra mikro sebagaimana dimaksud pada ayat (1) paling lambat tanggal 20 bulan berikutnya (triwulanan). 1. Banks are required to submit reports and/or corrections to commitment reports for Credit or Financing distribution plans no later than 10 December for the data positions at the end of March, June, September, and December of the following year. 2. Banks are required to submit reports and/or corrections to ultra-micro reports as referred to in paragraph (1) no later than the 20th of the following month (on a quarterly basis).	Bank telah mematuhi dan menjalankan implementasi ketentuan tersebut dalam unit-unit kerja internal terkait sesuai ketentuan yang berlaku. The Bank has complied with and implemented these provisions in its relevant internal work units in accordance with applicable regulations.

Perubahan Kebijakan Akuntansi dan Dampaknya terhadap Perusahaan

Changes in Accounting Policies and Their Impact on the Company

Standar baru dan amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan yaitu:

- PSAK 117: Kontrak Asuransi;
- Amendemen PSAK 117: Kontrak Asuransi tentang Penerapan Awal PSAK 117 dan PSAK 109 — Informasi Komparatif;
- Amendemen PSAK 221: Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran;

Beberapa PSAK juga diamendemen yang merupakan amendemen konsekuensial karena berlakunya PSAK 117: Kontrak Asuransi, yaitu:

- PSAK 103: Kombinasi Bisnis
- PSAK 105: Aset Tidak Lancar yang Dikuasai untuk Dijual dan Operasi yang Dihentikan
- PSAK107: Instrumen Keuangan: Pengungkapan
- PSAK109: Instrumen Keuangan
- PSAK 115: Pendapatan dari Kontrak dengan Pelanggan
- PSAK 201: Penyajian Laporan Keuangan
- PSAK 207: Laporan Arus Kas
- PSAK 216: Aset Tetap
- PSAK 219: Imbalan Kerja
- PSAK 228: Investasi pada Entitas Asosiasi dan Ventura Bersama
- PSAK 232: Instrumen Keuangan Penyajian
- PSAK 236: Penurunan Nilai Aset
- PSAK 237: Provisi, Liabilitas Kontijensi dan Aset Kontijensi
- PSAK 238: Aset Takberwujud
- PSAK 240: Properti Investasi

Implementasi amendemen standar tersebut tidak memiliki dampak yang material terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

New standard and amendment to standard which effective for year beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- PSAK 117: Insurance Contract; and
- Amendments PSAK 117: Insurance Contract regarding Initial Application of PSAK 117 and PSAK 109 — Comparative Information.
- Amendment to PSAK 221: The Effect of Changes in Foreign Exchange Rates on Exchangeability Shortfalls;

The following PSAKs were also amended which were consequential amendments due to the enactment of PSAK 117: Insurance Contracts:

- PSAK 103: Business Combinations
- PSAK 105: Non-Current Assets Held for Sale and Discontinued Operations
- PSAK 107: Financial Instruments: Disclosures
- PSAK 109: Financial Instruments
- PSAK 115: Income from Contracts with Customers
- PSAK 201: Presentation of Financial Statements
- PSAK 207: Statement of Cash Flows
- PSAK 216: Fixed Assets
- PSAK 219: Employee Benefits
- PSAK 228: Investment in Associated Entities and Joint Ventures
- PSAK 232: Financial Instruments: Presentation
- PSAK 236: Impairment of Asset
- PSAK 237: Provisions, Contingent Liabilities and Contigent Assets
- PSAK 238: Intangible Assets
- PSAK 240: Investment Propert

The implementation of the amendments to the standard did not have a material impact on the amounts reported in the current period or prior years.

Informasi Kelangsungan Usaha

Business Continuity Information

Hal-Hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha

Matters with Potential Significant Impacts on Business Continuity

Penurunan tingkat suku bunga BI, pemberian stimulus dari pemerintah untuk tingkat belanja masyarakat sehingga dapat menggerakkan perekonomian nasional menjadi katalis positif dalam menjaga kondisi ekonomi dan industri di Indonesia. Meski dibayangi oleh sejumlah tantangan dari sisi eksternal, namun kondisi ekonomi nasional yang terjaga mampu menjaga kondisi perbankan sepanjang tahun 2025.

Seiring dengan perbaikan kondisi yang terjadi di tahun 2025, Allo Bank memandang bahwa kinerja Bank ke depan akan dapat terus ditingkatkan. Optimisme ini turut didukung dengan pondasi bisnis yang solid dan dukungan dari ekosistem CT Corpora dan mitra-mitra strategis lainnya yang kuat sehingga Bank memiliki keunggulan yang dapat mengoptimalkan kinerjanya dalam mengatasi berbagai tantangan ke depan. Bank juga secara aktif beradaptasi dengan kondisi terkini dan memanfaatkan keunggulan yang dimiliki sehingga dapat terus mengembangkan produk dan layanannya agar dapat menghadirkan solusi perbankan bagi masyarakat. Bank juga terus memperluas jangkauan melalui digitalisasi yang dapat menjangkau nasabah lebih jauh sekaligus meningkatkan efektivitas, efisiensi, dan keamanan layanan yang ditawarkan.

The reduction in BI interest rates and the government's stimulus to boost public spending (which have stimulated the national economy) have been deemed to serve as positive catalysts for maintaining economic and industrial conditions in Indonesia. Although these positives have been overshadowed by a number of external challenges, the maintained national economic conditions helped to sustain banking conditions throughout 2025.

As conditions have improved in 2025, Allo Bank believes that the Bank's performance will continue to improve in the future. This optimism is supported by a solid business foundation and the support of the CT Corpora ecosystem and other strong strategic partners that enable the Bank to optimize its performance in addressing future challenges. The Bank is also actively adapting to current conditions and leveraging its strengths to continuously develop its products and services to provide banking solutions to the public. The Bank also continues to expand its reach through digitalization, which allows it to reach more customers while simultaneously increasing the effectiveness, efficiency, and security of its services.

Assessment Manajemen atas Hal-hal yang Berpengaruh Signifikan terhadap Kelangsungan Usaha

Management's Assessment of Matters Significantly Impacting Business Continuity

Bank telah menyusun dan menerapkan manajemen risiko secara cermat, mulai dari penetapan sejumlah risiko utama hingga upaya mitigasinya. Selain itu, manajemen Bank juga melakukan evaluasi dan *assessment* terkait hal-hal yang berpengaruh signifikan terhadap kelangsungan usaha Bank. Dewan Komisaris dan Direksi turut berperan dalam berbagai upaya untuk mengelola potensi risiko yang berpengaruh signifikan terhadap kelangsungan usaha Bank. *Assessment* manajemen dilakukan dengan memperhatikan berbagai faktor, seperti analisis kekuatan kondisi keuangan Bank maupun operasional. Berdasarkan hasil *assessment* tersebut, manajemen tidak mendapati adanya hal-hal yang berpengaruh signifikan terhadap kelangsungan usaha Allo Bank.

The Bank has carefully developed and implemented risk management, beginning with its process of identifying key risks and developing mitigation efforts. Furthermore, the Bank's management has conducted evaluations and assessments related to matters significantly impacting the Bank's business continuity. The Board of Commissioners and the Board of Directors play a role in various efforts to manage potential risks that significantly impact the Bank's business continuity. The management assessment is carried out by taking various factors into consideration, such as an analysis of the Bank's financial strength and operational conditions. Based on its assessment results, the management was not able to identify any matters that have significantly impacted Allo Bank's business continuity.

Asumsi yang Digunakan Manajemen dalam Melakukan *Assessment*

Assumptions Used by Management in Conducting its Assessments

Manajemen melaksanakan asesmen kemampuan Bank dalam melanjutkan kelangsungan usahanya di masa yang akan datang dengan menggunakan asumsi dan pertimbangan berupa analisis SWOT (*Strengths, Weaknesses, Opportunities, and Threats*). Analisis SWOT yang dilakukan telah mempertimbangkan sejumlah faktor yang dianggap penting, seperti kinerja keuangan, likuiditas, solvabilitas, profitabilitas, kondisi ekonomi mikro dan makro pada saat ini maupun masa yang akan datang, serta persaingan usaha di industri perbankan digital.

Management conducted an assessment of the Bank's ability to continue its business continuity in the future through a variety of assumptions and considerations. These come in the form of an S.W.O.T. (Strengths, Weaknesses, Opportunities, and Threats) analysis. This S.W.O.T analysis took into account several factors deemed important, such as financial performance, liquidity, solvency, profitability, current and future micro and macroeconomic conditions, and business competition in the digital banking industry.

Pengungkapan Permodalan dan Manajemen Risiko

Capital and Risk Management Disclosures

Profil Risiko
Risk Profile

Berdasarkan kondisi dan langkah-langkah yang dilakukan dalam pengelolaan risiko sepanjang tahun 2025, maka penilaian Profil Risiko Bank pada tahun buku 2025 adalah sebagai berikut:

Profil Risiko Risk Profile	Periode September 2025 September 2025 Period			
	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Penerapan Manajemen Risiko Risk Management Implementation Quality Rating	Peringkat Tingkat Risiko Risk Level Rating	
Risiko Kredit Credit Risk	*Low to Moderate*	*Satisfactory*	2	
Risiko Pasar Market Risk	*Low to Moderate*	*Satisfactory*	2	
Risiko Likuiditas Liquidity Risk	*Low*	*Satisfactory*	2	
Risiko Operasional Operational Risk	*Low to Moderate*	*Satisfactory*	2	
Risiko Stratejik Strategic Risk	*Low to Moderate*	*Satisfactory*	2	
Risiko Hukum Legal Risk	*Low*	*Satisfactory*	2	
Risiko Kepatuhan Compliance Risk	*Low to Moderate*	*Satisfactory*	2	
Risiko Reputasi Reputational Risk	*Low to Moderate*	*Satisfactory*	2	
Peringkat Komposit Composite Rating			2	

Secara umum peringkat komposit Profil Risiko Bank pada periode Desember 2025 berada pada peringkat 2. Penilaian tersebut sama dengan periode sebelumnya yaitu peringkat 2. Sampai posisi Desember 2025, Bank melakukan cukup banyak upaya berkelanjutan dari berbagai aspek untuk memposisikan Profil Risiko secara komposit tetap berada pada peringkat 2.

Dengan pendekatan *self assessment* tersebut, hasil perhitungan Risiko Inheren, Kualitas Penerapan Manajemen Risiko dan Peringkat Risiko Inheren menunjukkan komitmen pengelolaan risiko Bank. Pada posisi Desember 2025 dari sisi pendapatan, Bank telah meningkatkan pendapatan organiknya dari proses

PT Allo Bank Indonesia Tbk (hereinafter referred to as the "Bank") had a general composite Risk Profile rating of 2 for the period of December 2025. As of December 2025, the Bank has carried out significant ongoing efforts across various aspects to further position its composite Risk Profile to achieve a ranking of 2.

The Bank's commitment to risk management can be seen through its use of this self-assessment approach and the results of its Inherent Risk, Risk Management Implementation Quality, and Inherent Risk Rating calculations. In terms of revenue, as of December 2025, the Bank was able to increase its organic

Based on the conditions and steps taken in risk management throughout 2025, the Bank's Risk Profile assessment for the 2025 financial year is as follows:

	Periode Desember 2025 December 2025 Period		
	Peringkat Risiko Inheren Inherent Risk Rating	**Peringkat Kualitas Penerapan Manajemen Risiko** Risk Management Implementation Quality Rating	**Peringkat Tingkat Risiko** Risk Level Rating
	Low	*Satisfactory*	2*
	Low to Moderate	*Satisfactory*	2
	Low to Moderate	*Satisfactory*	2
	Low to Moderate	*Satisfactory*	2
	Low to Moderate	*Satisfactory*	2
	Low	*Satisfactory*	2*
	Low to Moderate	*Satisfactory*	2
	Moderate	*Satisfactory*	2
			2

kredit dan juga pendapatan Bank dari aset-aset produktif lain terutama bisnis ritelnya. Kecukupan modal Bank per Desember 2025 telah sesuai dengan ketentuan yang berlaku dan sejalan dengan rencana strategi Bank.

Kualitas Penerapan Manajemen Risiko (KPMR) seluruhnya berada pada peringkat "*Satisfactory*", dimana Bank secara terus-menerus memperbaiki kelemahan yang ada dan akan terus melakukan perbaikan untuk dapat menjaga peringkat tersebut.

income from credit processing, as well as its income from other productive assets, particularly when it came to its retail business. The Bank's capital adequacy as of December 2025 complies with all applicable regulations and is in alignment with the Bank's strategy.

Overall, the Bank's Risk Management Implementation Quality is ranked as "Satisfactory." The Bank continues to address its existing weaknesses and will continue to make improvements to maintain this rating.

Risiko Kredit

Risiko Kredit adalah risiko yang timbul sebagai akibat kegagalan *counterparty* memenuhi liabilitasnya. Bank melakukan pengelolaan risiko kredit dengan menyusun strategi dan kerangka kerja serta menjalankan upaya mitigasi risiko atas aspek bisnis perkreditan mikro, retail, komersial, maupun konsumsi, penempatan antar-bank serta pembelian surat berharga.

1. **Tata Kelola Risiko**
   Dewan Komisaris dan Direksi memiliki pemahaman yang baik untuk melakukan pengawasan secara aktif terhadap manajemen perkreditan. Tugas dan wewenang Direksi dioptimalkan melalui tanggung jawab atas penyusunan rencana dan kebijakan perkreditan, memastikan kepatuhan Bank terhadap ketentuan undang-undang dan peraturan yang berlaku, serta melakukan pelaporan secara berkala kepada Dewan Komisaris mengenai pelaksanaan pemberian kredit, memitigasi setiap potensi risiko kredit, pengawasan terhadap penyimpangan dalam pemberian kredit, dan upaya terus meningkatkan kualitas kredit Bank.

   Dalam melakukan proses pemberian kredit, Bank mengacu kepada aturan regulator dan prinsip kehati-hatian dalam menilai kualitas debitur sebelum pemberian kredit dilakukan. Proses penilaian tersebut dilakukan dengan melihat faktor prospek usaha debitur, *cashflow* debitur, dan kemampuan membayar debitur.

   Pengelolaan kredit pada segmen *wholesale* dilakukan dengan suatu metode dalam memonitor kinerja debitur, sehingga tindak lanjut (*action plan*) dapat segera dilakukan untuk mencegah penurunan kualitas kredit debitur. Bank juga melakukan proses *monitoring* yang bertujuan untuk mengidentifikasi debitur yang berpotensi mengalami kesulitan membayar kewajiban.

   Pengelolaan risiko kredit Bank diarahkan untuk meningkatkan keseimbangan antara ekspansi kredit yang sehat dengan pengelolaan kredit yang *prudent*, sehingga potensi penurunan kualitas debitur dapat dimitigasi sedini mungkin.

   Proses kredit telah dilakukan sesuai dengan Pedoman dan SOP perkreditan yang ada. Pedoman dan SOP berfungsi sebagai petunjuk dalam melakukan proses pemberian kredit, mulai dari tahap permohonan melalui proposal, proses analisa, persetujuan, dokumentasi, pengawasan, hingga proses restrukturisasi. Selain itu, penetapan suku bunga kredit selalu dikaji ulang setiap bulan melalui *Asset and Liabilities Committee* (ALCO).

Credit Risk

Credit Risk represents any risk arising from a counter-party's failure to meet its obligations. The Bank manages its credit risk by developing strategies and frameworks, as well as by efforts to implement risk mitigation efforts across its micro, retail, commercial, and consumer lending businesses, its inter-bank placements, and its securities purchases.

1. **Risk Governance**
   The Board of Commissioners and the Board of Directors have a strong sense of understanding for how to actively oversee credit management. The Board of Directors optimizes its duties and authorities through its responsibility for developing credit plans and policies that ensure the Bank's compliance with applicable laws and regulations. It also provides regular reports to the Board of Commissioners for matters pertaining to credit disbursement implementation, and for matters related to its efforts at mitigating any potential credit risks, for monitoring irregularities in credit disbursement, and for efforts to improve the Bank's credit quality.

   When it comes to its credit disbursement process, the Bank adheres to regulations and prudential principles for assessing debtor quality before credit is granted. This assessment process takes into account factors such as the debtor's business prospects, cash flow and repayment capacity.

   Credit management in the wholesale segment is carried out using a method to monitor debtor performance. This ensures that follow-up action plans can be implemented promptly to prevent any potential decline in debtor credit quality. The Bank also carries out a monitoring process aimed at identifying debtors who may experience difficulties in repaying their obligations.

   The Bank's credit risk management is aimed at maintaining a balance between healthy credit expansion and prudent credit management to ensure that potential deterioration in debtor quality can be mitigated as early as possible.

   The Bank's credit process is carried out in accordance with existing credit guidelines and standard operating procedures (SOPs). These guidelines and SOPs serve as guidelines for the Bank's credit granting process. They encompass all aspects ranging from the application stage through the proposal stage, through analysis, approval, documentation, supervision, and restructuring. Furthermore, the method for determining credit interest rates is reviewed monthly through the Bank's Asset and Liabilities Committee (ALCO).

2. Kerangka Manajemen Risiko

Kerangka manajemen risiko kredit mencakup kecukupan kebijakan, prosedur dan penetapan limit. Kebijakan dan prosedur pengelolaan risiko kredit yang telah disetujui oleh Direksi, telah dikomunikasikan dengan optimal oleh Divisi yang menangani aktivitas fungsional yang memiliki eksposur risiko kredit.

Untuk menjaga agar eksposur risiko kredit sesuai dengan *risk appetite*, Bank menetapkan batasan (*limit*), antara lain susunan dan kewenangan kredit yang disesuaikan dengan ukuran dan kompleksitas Bank. Selain itu, Bank juga memiliki kebijakan untuk menjaga risiko kredit sesuai dengan Batas Maksimum Pemberian Kredit (BMPK) yang sesuai dengan ketentuan pengawas.

3. Proses Manajemen Risiko

Proses manajemen risiko kredit bertujuan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko Kredit. Hal yang menjadi perhatian Bank ke depan adalah mengevaluasi dan meningkatkan efektivitas pelaksanaan unit kerja yang melakukan pemantauan kualitas kredit sejak dini. Konsentrasi terbesar yang dilakukan Bank saat ini adalah memitigasi risiko kredit termasuk terhadap potensi meningkatnya risiko kredit yang lebih besar.

Kecukupan sistem informasi manajemen dinilai memenuhi ekspektasi, hal ini terlihat dari pelaporan kredit kepada Dewan Komisaris dan Direksi mengenai eksposur risiko yang berjalan dengan baik, sehingga data yang disajikan dapat membantu secara optimal dalam pengambilan keputusan. Saat ini Bank sedang mengkaji ulang seluruh SIM manajemen Risiko. Kualitas SDM Bank dalam aspek perkreditan memadai, dimana telah ada pembagian antara Lini Pertama dengan Lini Kedua. *Awareness risk taking unit* terhadap risiko kredit terus ditingkatkan seperti kompetensi dan kemampuan dalam menjalankan *credit process* berdasarkan aspek kehati-hatian.

4. Sistem Pengendalian Internal

Bank terus berusaha menyempurnakan Sistem Pengendalian Internal pada aspek penyaluran kredit. Fungsi operasional dan fungsi manajemen risiko kredit telah dipisahkan secara jelas. Proses inisiasi (*ex ante*) telah dilakukan *review* secara optimal oleh tim *reviewer* yang menganalisa setiap potensi kredit yang mungkin timbul, sementara tim Internal Audit (SKAI) melaksanakan evaluasi secara berkala (*post review*) untuk menilai pelaksanaan manajemen risiko kredit dan pengendalian internal pada aktivitas fungsional yang memiliki eksposur risiko kredit.

2. Risk Management Framework

The Bank's credit risk management framework encompasses the quality of its policies, procedures, and limit setting. Credit risk management policies and procedures are approved by the Board of Directors and have been optimally communicated by their respective Divisions in charge of handling functional activities that are exposed to credit risk.

To ensure that credit risk exposure is maintained in a way that keeps it line with risk appetite, the Bank establishes limits, including limits to credit structure and authority, tailored to the Bank's size and complexity. Furthermore, the Bank also has a policy to maintain credit risk that ensures this risk is in line with Legal Lending Limits (LLL) that comply with supervisory regulations.

3. Risk Management Process

The Bank's credit risk management process aims to identify, measure, monitor, and control Credit Risk. The Bank's focus in the future is evaluating and improving the effectiveness of its work units that carry out early credit quality monitoring procedures. Meanwhile, the Bank's current focus is on mitigating credit risk, including the potential for greater credit risk.

The Bank's adequacy in terms of its management information system has been deemed to meet expectations. This can be seen evidenced through effective reporting of credit risk exposures to the Board of Commissioners and Board of Directors that ensure optimal decision-making. The Bank is currently reviewing its entire Risk Management MIS. The quality of the Bank's human resources in the credit aspect is adequate and has a clear division between First Line and Second Line personnel. Levels of awareness in terms of credit risk continues to be improved among risk-taking units, with improvements in areas involving competence and their ability to implement the credit process in ways that are based on prudent principles.

4. Internal Control System

The Bank continues to put in efforts to improve its Internal Control System when it comes to credit distribution. Its operational and credit risk management functions have been clearly separated. Its initiation process (ex ante) has been optimally reviewed by a team that analyzes every potential credit issue. Meanwhile, the Bank's Internal Audit (SKAI) team carries out periodic evaluations to assess the implementation of credit risk management and internal controls in any functional Bank activities that are exposed to credit risk.

Risiko Pasar

Risiko pasar merupakan risiko yang timbul dari portofolio yang dimiliki oleh Bank karena adanya pergerakan *adverse movement* di pasar, termasuk risiko suku bunga dan risiko nilai tukar, yang berpotensi merugikan Bank. Dengan mempertimbangkan posisi Bank sebagai Bank Non-Devisa yang tidak melakukan kegiatan trading baik pada portofolio aset maupun kewajiban terhadap produk derivatif dan *Fair Value Option*, Bank tetap berkomitmen untuk selalu melakukan pemantauan terhadap potensi Risiko Pasar serta terus meningkatkan Kualitas Penerapan Manajemen Risiko Pasar dengan mengkaji kualitas pemenuhan serta kelengkapan dokumen secara berkala.

1. **Tata Kelola Risiko**
   Pengelolaan risiko pasar Bank dilakukan dengan mempertimbangkan terbatasnya instrumen yang dikelola Bank serta rendahnya potensi risiko instrumen yang dimiliki. Untuk mengelola pergerakan variabel pasar, Bank telah melakukan *Stress Testing* pada instrumen suku bunga yang terekspos risiko pasar dalam rangka menghitung potensi dampak keuangan yang timbul. Selain itu, pengelolaan risiko pasar didukung oleh kerangka limit dan kebijakan untuk mengontrol risiko yang dapat diterima oleh Bank. Limit risiko pasar dialokasikan pada berbagai tingkatan dan dipantau oleh Divisi *Treasury* secara harian. Bank tidak terekspos secara signifikan pada risiko nilai tukar. Risiko suku bunga yang dikelola oleh Bank sebagian besar berasal dari posisi *banking book* dan tidak terdapat posisi *trading book*. Sebagai bagian dari pengelolaan risiko pasar, Bank melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko pasar, yang dilakukan oleh unit bisnis terkait.

   Dewan Komisaris dan Direksi memiliki *awareness* dan pemahaman yang baik tentang manajemen Risiko Pasar dan sudah diinternalisasikan dengan baik pada seluruh jenjang organisasi untuk memastikan bahwa penerapan manajemen risiko terhadap nilai tukar dan suku bunga telah sesuai dengan tujuan strategis, skala, karakteristik bisnis dan profil risiko nilai tukar dan suku bunga Bank, termasuk memastikan integrasi penerapan manajemen risiko nilai tukar dan suku bunga dengan risiko-risiko lainnya yang dapat berdampak pada posisi risiko Bank.

2. **Kerangka Manajemen Risiko**
   Strategi manajemen risiko dilakukan searah dengan tingkat risiko yang diambil dan toleransi risiko pasar. Penetapan dan evaluasi kebijakan strategi pengelolaan risiko pasar yang berkaitan dengan risiko suku bunga dan risiko valuta asing dilakukan secara berkala melalui *Asset and Liabilities Committee* (ALCO), termasuk strategi dalam penataan portofolio investasi dan strategi penataan struktur neraca melalui antisipasi perubahan suku bunga sehingga dapat dicapai tingkat marjin bunga bersih (*Net Interest Margin*/NIM) yang optimal.

Market Risk

Market risk represents any risk arising from the Bank's portfolio due to adverse market movements, including interest rate risks and exchange rate risks that have the potential to harm the Bank. Considering that the Bank is a non-foreign exchange bank that does not engage in trading activities in its asset portfolio or in liabilities for derivative products and Fair Value Options, the Bank remains committed to continuously monitoring potential market risks and continuously improving the quality of its market risk management implementation through efforts that see it regularly reviewing its documentation quality and comprehensiveness.

1. **Risk Governance**
   The Bank's market risk management is carried out by taking into account its limited instruments and the low potential risk they carry. The Bank has also conducted stress testing on interest rate instruments exposed to market risk to calculate potential financial impacts and manage market fluctuations. All of the Bank's market risk management is supported by a framework of limits and policies designed to control acceptable levels of risk. Market risk limits are allocated at various levels and are monitored daily by the Treasury Division. At the same time, the Bank is not significantly exposed to exchange rate risk. Any interest rate risks managed by the Bank originates primarily from its banking book positions, with no trading book positions. As part of its market risk management, the Bank identifies, measures, monitors, and controls market risk efforts carried out by its relevant business units.

   The Board of Commissioners and the Board of Directors have a good sense of awareness and understanding of Market Risk management. This understanding has been well internalized at all levels of the organization to ensure that risk management implementation efforts on exchange rates and interest rates are carried out in accordance with the Bank's strategic objectives, scale, business characteristics and risk profile for any of these exchange and interest rates. These efforts include ensuring that exchange rate and interest rate risk management implementation with other risks that may impact the Bank's risk position.

2. **Risk Management Framework**
   Risk management strategies are designed to align with the risk levels and market risk tolerance. The Bank periodically determines and evaluates market risk management strategies related to interest rate risk and foreign exchange risk through its Asset and Liabilities Committee (ALCO), including strategies for structuring its investment portfolio and structuring its balance sheet by way of anticipating changes in interest rates to achieve an optimal net interest margin (NIM).

Bank memiliki berbagai perangkat organisasi dalam mendukung terlaksananya manajemen risiko pasar secara efektif termasuk kejelasan wewenang dan tanggung jawab. Dalam hal ini, Direksi telah mendelegasikan wewenang dan tanggung jawab antara lain:

a. Divisi *Treasury* sebagai pengelola portofolio dan transaksi jual beli valuta asing dalam rangka pemenuhan kebutuhan nasabah dan untuk memperoleh pendapatan.
b. *Asset and Liabilities Committee* (ALCO) yang menetapkan kebijakan pada strategi risiko nilai tukar dan suku bunga.
c. Terdapat kejelasan dalam pelaksanaan komite terkait dan telah ada delegasi wewenang yang berjalan baik.
d. Divisi Enterprise, *Operational and Market Risk* yang bertanggung jawab sebagai lini kedua dalam pengelolaan risiko pasar. Untuk itu Bank telah melakukan pemenuhan SDM untuk menjalankan fungsi fungsi Manajemen Risiko Pasar.

Kebijakan pengelolaan risiko pasar dan limit risiko pasar ditetapkan oleh manajemen serta diinformasikan ke *risk taking* unit. Kebijakan dan limit ini ditinjau ulang secara berkala untuk disesuaikan dengan perkembangan kegiatan Treasury pada khususnya dan perkembangan pasar dan ketentuan internal maupun eksternal pada umumnya.

3. Proses Manajemen Risiko

Proses manajemen risiko pasar dilakukan Bank melalui *Asset and Liabilities Committee* (ALCO) yang menetapkan tingkat suku bunga dengan mengoptimalkan kondisi pergerakan pasar.

Untuk mengelola risiko karena adanya pergerakan variabel pasar, yaitu suku bunga, nilai tukar dan harga pasar dari portofolio yang dimiliki, Bank melakukan evaluasi secara berkala terhadap limit-limit risiko pasar yang terdiri dari *budget loss limit* untuk aktivitas *trading book* serta *banking book*. Selain itu terdapat pula *limit Repricing Gap* digunakan untuk mengelola *interest rate risk in banking book* yang dilakukan secara berkala.

Sistem informasi manajemen risiko pasar memenuhi ekspektasi dimana *risk owner* menyampaikan laporan posisi risiko pasar kepada manajemen secara berkala. Bank juga memiliki Sumber Daya Manusia (SDM) yang cukup dan didukung dengan pemahaman yang baik. Bank akan terus meningkatkan kompetensi demi tercapainya strategi bisnis treasury sebagai *profit center* dan menerapkan strategi penempatan dana yang dapat meminimalisir kerugian yang disebabkan faktor risiko pasar.

The Bank has various organizational tools to support its effective implementation of market risk management, including clarity of authority and responsibility. In this regard, the Board of Directors has delegated the following forms of authority and responsibility:

a. The Treasury Division manages portfolios and foreign exchange trading transactions to meet customer needs and generate income.
b. The Asset and Liabilities Committee (ALCO) establishes policies on exchange rate and interest rate risk strategies.
c. Ensuring clarity in the implementation of the relevant committees and effective delegation of authority.
d. The Enterprise, Operational, and Market Risk Division is responsible for acting as the second line of market risk management. To this end, the Bank has ensured adequate human resources to carry out its Market Risk Management functions.

The Bank's management has established market risk management policies and market risk limits that it communicates to risk-taking units. These policies and limits are periodically reviewed to align with Treasury activities (in particular) and with market developments, and internal and external regulations (in general).

3. Risk Management Process

The Bank's market risk management process is carried out through its Asset and Liabilities Committee (ALCO), which sets interest rates by optimizing market fluctuations.

The Bank periodically evaluates its market risk limits, which consist of budget loss limits for trading book and banking book activities. It does this as a way to manage risks due to fluctuations in market variables, specifically, interest rates, exchange rates, and market prices within its portfolio. In addition, a Repricing Gap limit is used to manage interest rate risk within banking books. This limit is periodically reviewed.

Overall, this market risk management information system has been deemed to meet expectations, with risk owners reporting market risk positions to management on a regular basis. The Bank also has sufficient Human Resources (HR) with developed of understanding. The Bank will continue to improve its competency to achieve its treasury business strategy as a profit center and implement a fund placement strategy that minimizes losses caused by market risk factors.

4. **Sistem Pengendalian Internal**
   Bank melakukan pengendalian pembatasan kerugian yang timbul melalui penetapan limit transaksi yaitu limit transaksi *dealer, cut loss limit,* sehingga aktivitas *treasury* dapat dipantau dan dievaluasi. Pengawasan perkembangan aktivitas limit transaksi *treasury* untuk memastikan bahwa *treasury* telah mematuhi limit transaksi yang telah ditetapkan, terutama untuk *cut-loss limit* menjadi prioritas.

   Pelaksanaan kaji ulang independen (*independent review*) dilakukan oleh fungsi SKAI dengan metodologi dan frekuensi sesuai aturan, dimana hasil kaji ulang dilaporkan kepada Dewan Komisaris dan Direksi.

Risiko Likuiditas

Risiko likuiditas dapat muncul sebagai akibat dari *mismatch* antara struktur aset dan liabilitas Bank, dimana Bank berisiko untuk tidak mampu memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat dilikuidasi segera dan/atau diagunkan tanpa mengganggu aktivitas keuangan Bank. Dalam hal ini, Bank menjaga rasio-rasio penilaian risiko likuiditas, nilai *outstanding asset* likuid Bank dan rasio-rasio pendukung seperti, Aset Likuid Primer dan Aset Likuid Sekunder terhadap Total Aset. Rasio LCR dan NSFR dipertahankan di atas batas minimum regulator dan penggunaan dana selalu dilakukan secara optimal dengan tetap memperhatikan ketentuan Otoritas Jasa Keuangan/ Bank Indonesia tentang prinsip kehati-hatian serta memiliki *contingency funding plan* yang memadai sebagai mitigasi potensi risiko likuiditas yang mungkin timbul.

1. **Tata Kelola Risiko**
   Dalam mengelola likuiditas, selain *primary reserves*, Bank juga menjaga dan mempertahankan *secondary reserves* untuk memastikan likuiditas berada pada level yang aman. Ketersediaan atas *reserves* tersebut dipantau secara harian, mingguan, dan bulanan oleh Divisi Treasury.

   Sebagai bentuk pelaksanaan tugas, Dewan Komisaris dan Direksi memiliki *awareness* dan pemahaman yang baik mengenai manajemen Risiko Likuiditas. Budaya manajemen risiko likuiditas telah dikomunikasikan dengan baik pada seluruh level organisasi. Direksi bertanggung jawab terhadap penyusunan *Contingency Funding Plan* yang berisi langkah yang harus dilakukan oleh Bank dalam mengantisipasi dan menghadapi kondisi kesulitan likuiditas. Selain itu, Direksi bertugas memantau kondisi internal dan perkembangan faktor eksternal yang secara langsung maupun tidak langsung mempengaruhi strategi bisnis Bank terkait risiko likuiditas, begitu pula Dewan komisaris selalu memberikan saran kepada Direksi dalam menentukan langkah-langkah strategis yang perlu dijalankan. Penetapan suku bunga DPK selalu dikaji ulang setiap bulan dalam rapat *Asset and Liabilities Committee* (ALCO).

4. **Internal Control System**
   The Bank implements various controls to limit losses. It does this by establishing transaction limits, specifically, dealer transaction limits and cut-loss limits, all to ensure that treasury activities can be monitored and evaluated. Monitoring of treasury transaction limit activity ensures that the Bank's treasury complies with established transaction limits, particularly the cut-loss limit, which it considers a priority.

   Independent reviews are conducted by the Internal Audit Unit (SKAI) using a methodology and a level of frequency that is in accordance with regulations. The results of these reviews are reported to the Board of Commissioners and Directors.

Liquidity Risk

Liquidity risk can arise from mismatches between the Bank's asset and liability structure that put the Bank at risk of being unable to meet maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be immediately liquidated and/or pledged without disrupting the Bank's financial activities. On this matter, the Bank has maintained its liquidity risk assessment ratios and the value of its outstanding liquid assets and supporting ratios such as Primary Liquid Assets and Secondary Liquid Assets to Total Assets. Its LCR and NSFR ratios are maintained above its regulatory minimum limit, while its use of funds is always carried out optimally while still observing Financial Services Authority/Bank Indonesia provisions regarding the principle of prudence. The Bank also has an adequate contingency funding plan designed to mitigate any potential liquidity risks that may arise.

1. **Risk Governance**
   In addition to its primary reserves, the Bank also manages its liquidity by maintaining and safeguarding its secondary reserves to ensure that its liquidity remains at a safe level. The Treasury Division monitors the availability of these reserves daily, weekly, and monthly.

   In order to carry out their duties, the Board of Commissioners and the Board of Directors have a strong sense of awareness and understanding when it comes to Liquidity Risk management. The Bank's liquidity risk management culture has been well communicated at all levels of the organization. The Board of Directors is specifically responsible for developing a Contingency Funding Plan that outlines the steps the Bank must take to anticipate and address liquidity challenges. Meanwhile, the Board of Directors is responsible for monitoring internal conditions and developments in external factors that directly or indirectly affect the Bank's business strategy related to liquidity risk. The Board of Commissioners also provides advice to the Board of Directors for determining any necessary strategic steps. The Bank's method of determining interest rates for Third Party Funds (DPK) is reviewed monthly at Asset and Liabilities Committee (ALCO) meetings.

2. **Kerangka Manajemen Risiko**
Sebagai strategi pengelolaan risiko likuiditas, Bank mengidentifikasi dan memantau berbagai faktor utama yang mempengaruhi kemampuan Bank untuk memperoleh sumber pendanaan, termasuk sumber alternatif yang dapat memperkuat kapasitas untuk bertahan pada kondisi krisis. Fungsi pengelolaan kebutuhan likuiditas dilakukan oleh ALCO dan secara operasional oleh Divisi *Treasury.*

Kecukupan secondary reserves, strategi menurunkan dana jangka pendek dan berbiaya mahal masih terus dilakukan dengan mempertimbangkan *maturity gap* yang terukur dan seimbang. Pemantauan dan pengendalian terhadap kondisi likuiditas terus menjadi perhatian dari manajemen.

Direksi telah mendelegasikan wewenang dan tanggung jawab kepada Divisi Treasury dalam mengelola likuiditas Bank untuk memelihara Giro Wajib Minimum (GWM), *Loan to Funding Ratio* (LFR), serta memastikan pengelolaan *secondary reserves* sejalan dengan tujuan strategis, juga peran ALCO dalam menetapkan kebijakan dan strategi likuiditas.

Kebijakan manajemen risiko likuiditas Bank mencakup manajemen likuiditas, pemeliharaan cadangan likuiditas yang optimal, penetapan strategi pendanaan, proyeksi arus kas, profil maturitas, penetapan limit likuiditas, dan Rencana Pendanaan Darurat (*Contingency Funding Plan*). Kebijakan ini bertujuan untuk memastikan kecukupan dana harian dalam memenuhi kewajiban pada kondisi normal maupun kondisi krisis secara tepat waktu dari berbagai sumber dana yang tersedia.

3. **Proses Manajemen Risiko**
Dalam upaya mitigasi risiko likuiditas, Bank telah menerapkan Rencana Pendanaan Darurat (*Contingency Funding Plan*) dalam upaya memitigasi risiko. Bank menjaga cadangan likuiditas dengan mempertahankan jumlah aset likuid berkualitas tinggi yang cukup untuk memenuhi komitmennya kepada para nasabah dan pihak lainnya, baik dalam rangka pemberian kredit, pembayaran kembali simpanan nasabah, pemenuhan kebutuhan likuiditas dan menjaga agar jumlah aset yang jatuh tempo pada setiap periode dapat menutupi jumlah liabilitas yang jatuh tempo.

Early Warning System (EWS) sebagai salah satu sistem informasi atas terjadinya pemburukan situasi yang bisa membahayakan posisi likuiditas terus ditingkatkan mengingat EWS merupakan sebuah metodologi analisa yang dapat digunakan untuk mendeteksi suatu masalah likuiditas, untuk mengevaluasi kebutuhan pendanaan Bank, dan strategi pada saat krisis.

2. **Risk Management Framework**
As part of its liquidity risk management strategy, the Bank works to identify and monitor various key factors affecting its ability to obtain funding sources, including any potential alternative sources that can strengthen its capacity to withstand crisis conditions. Liquidity needs management is carried out by the ALCO and is operated by the Treasury Division.

The Bank's means of ensuring adequacy of secondary reserves and its strategy to reduce short-term and expensive funds are still being implemented and are being designed to take into account a measured and balanced maturity gap. Efforts to monitor and control liquidity conditions continue to be an area of focus for management.

The Board of Directors has delegated the Treasury Division with the authority and responsibility to manage the Bank's liquidity, including maintaining its Minimum Reserve Requirement (GWM) and its Loan-to-Funding Ratio (LFR), as well as ensuring that secondary reserves are managed in line with strategic objectives. This also includes the ALCO's role in establishing liquidity policies and strategies.

The Bank's liquidity risk management policy encompasses liquidity management, maintaining optimal liquidity reserves, establishing a funding strategy, cash flow projections, maturity profiles, setting liquidity limits, and having a Contingency Funding Plan. This policy is designed to ensure that the Bank has sufficient daily funds from various available funding sources that can meet its obligations in a timely manner under both normal conditions and crisis situations.

3. **Risk Management Process**
To mitigate its liquidity risk, the Bank has implemented its own Contingency Funding Plan. The Bank maintains its liquidity reserves by maintaining a sufficient amount of high-quality liquid assets that enable it to meet its commitments to customers and other parties, including commitments for providing credit, repaying customer deposits, meeting liquidity needs, and ensuring that the amount of assets the Bank has that mature in each period can cover the amount of maturing liabilities.

The Bank's Early Warning System (EWS) continues to be improved. It serves as an information system for deteriorating situations that could endanger the Bank's liquidity position, and can additionally be used as an analytical methodology for detecting liquidity problems, for evaluating the Bank's funding needs, and for managing strategies in times of crisis.

4. **Sistem Pengendalian Risiko**
   Pengendalian risiko likuiditas dilakukan oleh Divisi *Treasury* sebagai tindak lanjut hasil pemantauan kinerja dan kepatuhan unit kerja operasional terhadap limit likuiditas yang telah ditetapkan. Secara khusus, Divisi *Treasury* memperhatikan indikator peringatan dini (*early-warning indicators*) dalam memantau posisi likuiditas sebagai bagian dari proses manajemen likuiditas serta untuk mengetahui peningkatan potensi risiko dalam menghadapi kondisi normal maupun kondisi tidak normal, yang meliputi strategi pendanaan mencakup diversifikasi sumber dan jangka waktu pendanaan untuk mendukung rencana bisnis Bank.

   Tanggapan terhadap temuan dan hasil kaji ulang sudah dilakukan dengan optimal, dimana dual *control system* telah diperbaiki dari sisi mekanisme dan prosedur, serta perbaikan pada fungsi pengawasan. Kaji ulang independen dilakukan termasuk adanya perbaikan dalam aspek metodologi.

4. **Risk Control System**
   The Treasury Division carries out liquidity risk controls to serve as follow-ups to any performance and compliance evaluations for operational work units with established liquidity limits. The division specifically monitors liquidity positions as part of its liquidity management process and identifies potential scenarios of increased risk in both normal and abnormal conditions. It also focuses on funding strategies, including diversifying funding sources and maturities to support the Bank's business plan.

   Responses to the results of findings and reviews have been deemed to be optimal. Improvements have also been made to the dual control system, including improvements in mechanisms and procedures, as well as improvements to the supervisory function. Independent reviews have also been carried out, including reviews for determining methodology improvements.

Risiko Operasional

Risiko operasional adalah risiko yang disebabkan adanya ketidakcukupan dan/atau tidak berfungsinya proses internal (kebijakan, sistem, dan prosedur), kesalahan sistem, kesalahan manusia, atau adanya problem eksternal yang mempengaruhi operasional Bank.

1. **Tata Kelola Risiko**
   Dewan Komisaris dan Direksi memiliki awareness dan pemahaman yang baik mengenai manajemen Risiko Operasional. Budaya manajemen Risiko Operasional telah diinternalisasikan dengan baik pada seluruh level organisasi. Penerapan manajemen risiko operasional dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko operasional, yaitu Dewan Komisaris, Direksi, Komite Manajemen Risiko, Satuan Kerja Manajemen Risiko, Unit Kerja Operasional, Fungsi Manajemen Risiko Operasional, dan Satuan Kerja Audit Internal.

   Bank juga telah memiliki *Product Forum* pada level operasional untuk mendiskusikan semua inisiatif produk dan aktivitas baru sebelum dilakukan eskalasi melalui Komite Produk pada level Direksi. Hal ini dilakukan secara cepat berdasarkan prinsip agile dalam pengembangan produk Bank, sehingga setiap risiko baru dapat diantisipasi dan dilakukan mitigasi risiko sedini mungkin.

Operational Risk

Operational risk is the risk caused by inadequate and/or malfunctioning internal processes (policies, systems, and procedures), system errors, human errors, or external issues that impact the Bank's operations.

1. **Risk Governance**
   The Board of Commissioners and Directors have a strong sense of awareness and understanding when it comes to Operational Risk management. The Bank has its own Operational Risk management culture that has been well internalized at all levels of the organization. Its implementation of operational risk management is carried out through an organizational structure design that reflects the involvement of all parties involved in operational risk management. These parties encompass the Board of Commissioners, the Board of Directors, the Risk Management Committee, the Risk Management Work Unit, the Operational Work Unit, the Operational Risk Management Function, and the Internal Audit Work Unit.

   The Bank also maintains a Product Forum at the operational level to discuss all new product initiatives and activities before escalating them to the Product Committee at the Board of Directors level. This process is done quickly and on the basis of the Bank's agile product development principles. This ensures that any new risks can be anticipated and mitigated as early as possible.

Struktur tata kelola manajemen Risiko Operasional Bank menggambarkan keterkaitan antara fungsi manajemen Risiko Operasional pada tingkat perusahaan (*Corporate Level*), tingkat unit kerja operasional, dan keterlibatan dari Satuan Kerja Audit Internal sebagai Fungsi *Assurance*. Perumusan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) dilakukan sejalan dengan sasaran strategi bisnis Bank.

The Bank's Operational Risk management governance structure illustrates the interrelationships between the Operational Risk management function at the corporate level, the operational work unit level, and the involvement of the Internal Audit Work Unit as the Assurance Function. The Bank's process of formulating its risk appetite and risk tolerance is carried out in line with the Bank's business strategy objectives.

2. Kerangka Manajemen Risiko

Bank melakukan manajemen risiko operasional untuk memastikan bahwa risiko operasional dapat dikelola dengan baik dalam upaya memenuhi target usaha Bank dengan tetap menerapkan prinsip kehati-hatian pada setiap kegiatan usaha Bank.

2. Risk Management Framework

The Bank implements operational risk management to ensure that its operational risks are effectively managed to meet its business targets while simultaneously adhering to the principle of prudence in all of its business activities.

Risk Taking Unit sebagai fungsi yang melakukan proses pengelolaan risiko dari setiap aktivitas di unit operasional, dalam melaksanakan tugasnya dilengkapi dengan alat bantu RCSA untuk memberikan kemudahan dalam mengelola risiko yang dimiliki oleh masing-masing unit kerja. Parameter yang terdapat dalam alat bantu yang baru merupakan pengembangan dari parameter sebelumnya yang disusun berdasarkan hasil evaluasi berkala.

The Risk Taking Unit, as the function responsible for managing the risks of each operational unit, is equipped with an RCSA tool to facilitate risk management within each work unit. The parameters contained in this new tool serve as an extension of previous parameters and are developed on the basis of periodic evaluations.

Kecukupan Kebijakan dan prosedur operasional sudah dilakukan dengan memadai secara menyeluruh. Pembenahan Kebijakan dan *Standar Operating Procedure* (SOP) dalam rangka Perbaikan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/GCG).

The Bank's adequacy when it comes to operational policies and procedures has been comprehensively implemented. Improvements to policies and Standard Operating Procedures (SOPs) are currently underway to improve Good Corporate Governance (GCG).

3. Proses Manajemen Risiko

Implementasi proses identifikasi, pengukuran, pemantauan dan pengendalian risiko operasional dilakukan pada kantor pusat, seluruh kantor cabang dan unit kerja yang terkait dengan bidang operasional. Bank terus menyempurnakan metodologi pengelolaan risiko operasional. Telah dilakukan berbagai program untuk peningkatan kesadaran risiko sebagai awal dari *roll out* metodologi pengelolaan risiko. Proses ini juga mendapatkan pengawasan aktif Dekom dan keterlibatan aktif dari Direksi Bank.

3. Risk Management Process

The Bank's process of identifying, measuring, monitoring, and controlling operational risks is implemented at its head office, at all branch offices, and throughout operational work units. The Bank continues to refine its operational risk management methodology. Various programs have been implemented to increase risk awareness as a precursor to rolling out its risk management methodology. This process also receives active oversight from the Board of Commissioners and active involvement from the Bank's Board of Directors.

Untuk memastikan Bank dapat melayani transaksi perbankan yang berlangsung 24 jam sehari tanpa gangguan, Bank telah mempersiapkan 2 (dua) *Data Center* yang dirancang dengan pendekatan *environment redundancy* dan tersinkronisasi dengan DRC untuk memastikan kelangsungan usaha apabila terjadi kegagalan pada *Data Center* Utama.

To ensure the Bank can serve banking transactions 24 hours a day without any interruptions, the Bank has prepared two Data Centers designed with environmental redundancy and synchronized with its Data Center Control Center (DRC) to ensure business continuity in the event of a failure in the Main Data Center.

4. Sistem Pengendalian Risiko

Sistem pengendalian internal berjalan cukup efektif dalam mendukung pelaksanaan manajemen risiko Operasional. Bank terus berupaya melakukan perbaikan proses dan pengendalian internal yang lebih efisien sesuai dengan *best practice* dan arah bisnis Bank.

4. Risk Control System

The Bank's internal control system has been designed to operative effectively in supporting its Operational Risk Management implementation. The Bank continues to put in efforts to improve its processes and boost the efficiency of its internal controls in accordance with best practices and the Bank's own business direction.

Pelaksanaan kaji ulang independen (*independent review*) dilakukan oleh Satuan Kerja Audit Internal (SKAI) berdasarkan metodologi, dimana hasilnya dilaporkan kepada Dewan Komisaris dan Direksi. Tindak lanjut atas kaji ulang independen telah dilaksanakan dengan membuat target penyelesaian.

The Internal Audit Unit (SKAI) carries out independent reviews based on a methodology that then has the results of these reviews reported to the Board of Commissioners and Board of Directors. Follow-up actions on these independent reviews are carried out by establishing completion targets.

Risiko Stratejik

Risiko strategis adalah risiko antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank yang tidak tepat, pengambilan keputusan rencana bisnis yang tidak tetap atau kurang responsifnya Bank terhadap perubahan eksternal.

1. **Tata Kelola Risiko**
   Dewan Komisaris melakukan pengawasan aktif dengan memberikan arahan kepada Direksi yang tertuang dari rekomendasi yang disampaikan pada Rapat Komisaris dan Direksi sesuai ketentuan yang berlaku. Bank mengelola risiko stratejik melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan strategis secara hati-hati oleh Direksi. Pengelolaan risiko stratejik tersebut erat kaitannya dengan kemampuan dalam menyusun rencana kerja yang terkoordinasi, baik untuk jangka panjang maupun jangka pendek oleh karenanya penetapan strategi Bank dirumuskan dengan memperhatikan peraturan Bank Indonesia/Otoritas Jasa keuangan/ketentuan lainnya yang terkait serta memperhitungkan dampak risiko stratejik terhadap permodalan Bank.

   Rencana Bisnis Bank (RBB) disusun sesuai dengan kondisi dan kemampuan optimal atas pendayagunaan sumber daya, baik sumber daya finansial, infrastruktur dan SDM yang dimiliki. Dengan perencanaan strategis tersebut, Bank berkeyakinan dapat menjaga pertumbuhan yang berkelanjutan sehingga akan meningkatkan nilai perusahaan. Untuk meminimalkan terjadinya penyimpangan pada pelaksanaan RBB, dilakukan pemantauan pencapaian RBB melalui Komite Manajemen Risiko, dan telah dilakukan komunikasi kepada setiap jenjang organisasi, baik pada saat penyusunan rencana serta pada saat *review* pelaksanaan yang dilakukan secara rutin tiap semester.

2. **Kerangka Manajemen Risiko**
   Bank memiliki Kebijakan Manajemen Risiko Stratejik dan proses manajemen Risiko Stratejik berfungsi untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko Stratejik. Bank telah menetapkan pencapaian target bank dalam Rencana Bisnis Bank dengan mempertimbangkan *risk limit* (*risk appetite* dan *risk tolerance*) yang telah disepakati.

Strategic Risk

Strategic risk represents any risk caused by any inappropriate strategy determination and implementation on the part of the Bank. It also represents risks caused by inconsistent decision-making within business plans, or the Bank's own lack of responsiveness to external changes.

1. **Risk Governance**
   The Board of Commissioners carries out active oversight by providing direction to the Board of Directors. This oversight can be seen reflected in recommendations submitted at Board of Commissioners and Board of Directors Meetings that are in accordance with applicable regulations. The Bank manages strategy-related risks through careful consideration and decision-making by the Board of Directors regarding each strategic policy. Strategic risk management is closely related to the ability to develop long-term and short-term coordinated work plans. As such, the Bank's strategy is formulated by taking into account Bank Indonesia/Financial Services Authority regulations or other related provisions and taking into account the impact of strategic risk on the Bank's capital.

   The Bank's Business Plan (RBB) is prepared in accordance with the right conditions and optimal capabilities for utilizing resources, including financial resources, infrastructure, and human resources. The Bank believes that this strategic planning allows the Bank to maintain sustainable growth in ways that can increase its own value. To minimize deviations in Bank Business Plan (RBB) implementation, the Risk Management Committee monitors the Bank's progress in terms of achievements. Communication has also been established at all levels of the organization, whether during the Bank's plan preparation process Or during routine implementation reviews held every semester.

2. **Risk Management Framework**
   The Bank has a Strategic Risk Management Policy and a Strategic Risk Management process that is designed to identify, measure, monitor, and control Strategic Risk. The Bank has established all of its achievement goals in its Bank Business Plan. Each goal takes into account agreed risk limits (risk appetite and risk tolerance).

3. **Proses Manajemen Risiko**
   Bank telah melaksanakan evaluasi secara berkala atas realisasi RBB melalui Rapat Koordinasi Dewan Komisaris dan Direksi, sebagaimana dituangkan dalam Laporan Realisasi Rencana Bisnis Bank yang disampaikan ke OJK setiap triwulanan.

   Secara umum, Bank berupaya meningkatkan kualitas SDM sesuai dengan nilai perusahaan sehingga sejalan dengan strategi SDM yang mengacu pada strategi jangka panjang perusahaan. Bank tetap mengedepankan pelaksanaan GCG dalam proses pengelolaan risiko strategis dengan tetap memantau pencapaian Bank terhadap RBB. SIM berjalan dengan baik, termasuk laporan risiko stratejik kepada Dewan Komisaris dan Direksi. Perekrutan karyawan dilakukan untuk menunjang kebutuhan bisnis, pendidikan dan pelatihan, serta evaluasi karyawan secara regular akan ditingkatkan untuk memastikan kesesuaian kapabilitas SDM.

4. **Sistem Pengendalian Risiko**
   Dalam pelaksanaan sistem pengendalian risiko stratejik, telah dilakukan pemantauan pencapaian realisasi dibandingkan dengan rencana yang telah ditetapkan dan memastikan risiko yang diambil masih dalam batas toleransi. Sistem pengendalian internal tersebut melibatkan seluruh manajemen dan karyawan Bank yang mencakup penetapan kebijakan dan prosedur pengendalian, serta evaluasi untuk memastikan bahwa kebijakan dan prosedur tersebut sesuai arahan Direksi telah dipatuhi dan dilaksanakan secara efektif dan konsisten.

   Pengendalian internal merupakan kegiatan yang tidak terpisahkan dari setiap fungsi atau kegiatan Bank sehari-hari dan dapat membantu Direksi dan Komisaris dalam mengelola dan mengendalikan risiko yang dapat mempengaruhi kinerja atau mengakibatkan kerugian Bank.

Risiko Reputasi

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank atau persepsi negatif terhadap Bank.

1. **Tata Kelola Risiko**
   Dewan Komisaris bersama beberapa Komite di bawah Dewan Komisaris selalu melakukan pemantauannya terhadap setiap kejadian yang berpotensi risiko reputasi dan penyelesaianya. Pengelolaan risiko reputasi dilakukan dengan mengoptimalkan fungsi *Corporate Secretary* & PMO. Selain itu budaya karyawan Bank dalam berkomunikasi dan beraktifitas senantiasa berperilaku sesuai dengan kode etik

3. **Risk Management Process**
   The Bank has conducted regular evaluations of its Bank Business Plan that analyze how much each of these plans were able to accomplish as part of their plans. It carries out these evaluations through Coordination Meetings between the Board of Commissioners and Board of Directors, as can be seen outlined in the Bank's Business Plan Realization Report. The reports are submitted quarterly to the Financial Services Authority (OJK).

   In general, the Bank is always working to improve the quality of its human resources in accordance with corporate values. It does this so that it can align its HR strategy with the Bank's own long-term strategy. The Bank continues to prioritize GCG implementation in its strategic risk management process by continuously monitoring its Bank Business Plan achievements. The Management Information System (MIS) runs properly, and includes strategic risk reporting to the Board of Commissioners and Directors. Employee recruitment is conducted to support business needs, while education and training, along with regular employee evaluations, will continue to be enhanced to ensure appropriate human resource capabilities.

4. **Risk Control System**
   In implementing its strategic risk control system, the Bank monitors its actual performance and compares this data against its own established plans as a way to ensure that any risks it takes are done within tolerable limits. This internal control system involves all of the Bank's management and employees. The system encompasses the establishment of control policies and procedures, as well as evaluations to ensure that these aforementioned policies and procedures are adhered to and implemented effectively and consistently in accordance with Board of Directors mandates.

   Internal control is an integral part of every single one of the Bank's functions or daily activities, and can assist the Board of Directors and Commissioners in managing and controlling risks that could impact performance or result in losses for the Bank.

Reputation Risk

Reputation risk represents any the risk caused by negative publicity related to the Bank's business activities or from negative perceptions of the Bank (among other things).

1. **Risk Governance**
   The Board of Commissioners works together with a number of its Committees to consistently monitor and resolve any potential reputation-based risk incidents. Reputation risk management is carried out by way of optimizing the Bank's Corporate Secretary and PMO functions. In addition, the Bank's employee culture is designed in such a way that it communicates and conducts its activities in adherence to the

perusahaan, serta memenuhi prinsip-prinsip transparansi, peningkatan kualitas pelayanan nasabah dan *stakeholder* lainnya, pelaksanaan komunikasi yang tepat dalam rangka menghadapi berita/publikasi yang bersifat negatif atau pencegahan informasi yang cenderung kontra produktif sebagai bagian tindakan mitigasi.

Bank's code of ethics and to the principles of transparency. This culture is also designed to improve the Bank's quality of service to customers and other stakeholders. It also implements appropriate communication to address negative news/publications or prevent counterproductive information as part of its mitigation measures.

2. Kerangka Manajemen Risiko

Strategi manajemen risiko reputasi dilakukan searah dengan *risk appetite* dan *risk tolerance*. Bank memiliki berbagai Kebijakan dan prosedur manajemen risiko reputasi Bank saat ini mulai menetapkan berbagai kebijakan dan prosedur yang relevan dengan arah bisnis Bank.

2. Risk Management Framework

The Bank's reputation risk management strategy is implemented in line with its own risk appetite and risk tolerance. The Bank has various reputation risk management policies and procedures, and is currently establishing various policies and procedures that are relevant to the Bank's business direction.

3. Proses Manajemen Risiko

Proses manajemen risiko reputasi berjalan baik dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko sesuai dengan Kebijakan dan SOP internal yang ada. Identifikasi risiko reputasi dilakukan pada faktor risiko yang melekat pada aktivitas fungsional yang mencakup keterbukaan informasi yang material, keluhan nasabah terhadap pelayanan Bank, sikap karyawan Bank dalam melayani nasabah, dan sistem komunikasi Bank. Pengukuran risiko reputasi dilakukan berdasarkan hasil *assessment* terhadap faktor-faktor yang berpengaruh pada reputasi Bank.

Bank telah memiliki unit Pengaduan Nasabah untuk mendukung layanan dan penanganan pengaduan nasabah dalam rangka pengendalian Risiko Reputasi. *Corporate Secretary* & PMO bertanggung jawab atas penerapan kebijakan yang berkaitan dengan penanganan dan penyelesaian pemberitaan negatif atau menghindari informasi kontraproduktif serta menjalankan fungsi kepedulian dalam rangka melaksanakan Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/CSR).

Di bidang pengembangan sumber daya manusia, Bank telah melaksanakan program pengembangan SDM di bidang pendidikan dan pelatihan bagi seluruh pegawai (sesuai *job specification*).

3. Risk Management Process

The Bank's reputation risk management process is adept at identifying, measuring, monitoring, and controlling risks in accordance with existing internal policies and SOPs. Reputational risk identification is carried out based on risk factors inherent in the Bank's functional activities, including material information disclosure, customer complaints regarding the Bank's services, the attitude of Bank employees as they are serving customers, and inherent within the Bank's own communication system. Reputational risk measurement is based on an assessment of factors that influence the Bank's reputation.

The Bank has a Customer Complaints Unit designed to support customer service and complaint handling as a means to control Reputational Risk. The Bank's Corporate Secretary and PMO are responsible for implementing policies related to handling and resolving negative news or avoiding counterproductive information, as well as for carrying out a more caring function for implementing Corporate Social Responsibility (CSR).

In the area of human resource development, the Bank has implemented a human resource development program in education and training for all employees (these are done according to job specifications).

4. Sistem Pengendalian Risiko

Sistem pengendalian internal risiko reputasi dilakukan melalui upaya evaluasi secara periodik atas risiko reputasi yang dihadapi Bank dan dituangkan dalam suatu laporan media *monitoring* oleh *Corporate Secretary* & PMO. Pemantauan tingkat penyelesaian komplain nasabah dan dengan komunikasi yang konsisten melalui berbagai kanal konvensional seperti telepon dan email. Pemantauan juga dilakukan melalui berbagai kanal media sosial dimana hal ini menjadi salah satu fokus dari pengendalian risiko kepatuhan untuk senantiasa menjaga keterbukaan informasi dan transparansi kepada seluruh *stakeholder*, serta menjalin hubungan yang harmonis dengan pihak media dalam hal menjaga nama baik Bank.

4. Risk Control System

The Bank's internal reputation risk control system is implemented through periodic evaluations of reputational risks, which are documented through a media monitoring report by the Corporate Secretary and PMO. The extent to which customer complaints resolved is monitored through consistent communication by way of various conventional channels such as telephone and email. Monitoring is also carried out through various social media channels. These channels serve as one of the Bank's focuses in terms of compliance risk control. They are designed to help ensure that the Bank always maintains information openness and transparency to all stakeholders, and to ensure that it establishes harmonious relationships with the media as a means of maintaining the Bank's good name.

Risiko Hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain berupa tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak terpenuhinya syarat sah kontrak dan pengikatan agunan yang tidak sempurna.

1. **Tata Kelola Risiko**
   Pengelolaan risiko hukum dilaksanakan di bawah koordinasi unit kerja yang menjalankan Divisi Legal, yang bertindak sebagai "*legal watch*" dan bertanggung jawab memberikan *legal advice* sesuai dengan kebutuhan dan permintaan dari unit kerja, yang dinilai akan memiliki *legal impact* berdasarkan hasil analisa dari unit kerja yang mengajukan. Dewan Komisaris dan Direksi memiliki pemahaman dan kepedulian yang baik mengenai manajemen risiko hukum.

2. **Kerangka Manajemen Risiko**
   Strategi pengelolaan risiko hukum yang dilakukan Bank ditujukan untuk mengantisipasi timbulnya risiko hukum dan meminimalkan dampaknya. Dalam struktur organisasi, Bank sudah memiliki Divisi Hukum secara khusus untuk menunjang pelaksanaan proses manajemen risiko hukum dan adanya Divisi Legal menjadi kunci dalam mengelola dan melakukan mitigasi risiko hukum sehingga dapat memberikan perlindungan hukum dalam melaksanakan kegiatan perbankan dengan tetap memperhatikan ketentuan hukum yang berlaku.

   Bank telah memiliki kebijakan dan prosedur yang memadai dalam proses manajemen risiko hukum, dimana strategi penanganan masalah hukum ditangani oleh Divisi Legal pada masalah yang sifatnya umum dan untuk hal yang spesifik terkait perkreditan dibantu oleh unit kerja Admin Kredit, Bisnis, dan Analis Kredit.

3. **Proses Manajemen Risiko**
   Proses manajemen risiko hukum memadai dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko dinilai telah berjalan sesuai SOP yang ada. Untuk mengukur kerugian akibat adanya tuntutan hukum yang memiliki potensi kerugian signifikan Bank telah mengantisipasi dengan menjalankan *contingency plan* sebagai tindakan untuk mengurangi risiko hukum, antara lain melalui penggunaan jasa pengacara dan melaporkan perkembangannya kepada Direksi.

   Pengukuran Risiko Hukum dilaksanakan berdasarkan laporan hasil evaluasi atas analisis kasus-kasus hukum secara individual terhadap kewajiban kontinjensi yang timbul dari tuntutan hukum yang terjadi. Bank juga memiliki sistem informasi manajemen risiko dan sistem pengendalian internal dalam mendukung pelaksanaan manajemen risiko hukum.

Legal Risk

Legal risk represents any risk caused by legal deficiencies. These include lawsuits, the absence of supporting laws and regulations, or weaknesses in obligations such as non-fulfilments of valid contractual requirements and incomplete collateral bindings.

1. **Risk Governance**
   Legal risk management is carried out under the coordination of the work unit responsible for the Legal Division. This division acts as a "legal watch" and is responsible for providing legal advice according to the needs and requests of the work unit. These needs and requests are assessed as having a legal impact based on the analysis of the requesting work unit. The Board of Commissioners and Directors have a good sense of understanding and level of concern for legal risk management.

2. **Risk Management Framework**
   The Bank's legal risk management strategy aims to anticipate the emergence of legal risks and minimize their impact. Within its organizational structure, the Bank has a dedicated Legal Division to support the implementation of its legal risk management process. This Legal Division plays a key role in managing and mitigating legal risks, and provides the Bank with legal protection in carrying out its banking activities, all while adhering to applicable legal provisions.

   The Bank has adequate policies and procedures for its legal risk management process. The Legal Division handles legal problem handling strategies for general matters, while the Credit Administration, Business, and Credit Analyst units assist the Bank with specific credit-related matters.

3. **Risk Management Process**
   The legal risk management process has been deemed adequate in identifying, measuring, monitoring, and controlling risks, and operates in accordance with existing SOPs. To assess losses resulting from lawsuits with the potential for significant losses, the Bank has implemented a contingency plan designed to mitigate legal risk, including through its use of legal services and by reporting any progress on these matters to the Board of Directors.

   Legal Risk Measurement is carried out on the basis of reports that evaluate individual legal case analyses of contingent liabilities arising from lawsuits. The Bank also has a risk management information system and internal control system designed to support the implementation of legal risk management.

4. **Sistem Pengendalian Risiko**
   Bank terus melakukan berbagai peningkatan dan perbaikan pengendalian internal, sebagai berikut:
   a. Melakukan identifikasi kelemahan-kelemahan yang dapat menimbulkan masalah hukum bagi Bank melalui *review* serta melakukan kajian terhadap dokumen-dokumen hukum yang timbul dari kontrak dan perjanjian yang dibuat ataupun yang terkait dengan produk dan layanan.
   b. Memastikan kesesuaian dan kepastian yuridis atas perikatan antara Bank dengan para pihak dengan mengacu pada prinsip kehati-hatian dalam rangka melindungi kepentingan Bank.

   Pelaksanaan kaji ulang independen (*independent review*) dilakukan oleh Satuan Kerja Audit Internal (SKAI), untuk menjadi perhatian manajemen dalam hal melakukan kajian terhadap peraturan perundang-undangan baik yang baru maupun yang sudah berlaku dan peristiwa hukum aktual yang terjadi di lapangan untuk memastikan bahwa ketentuan internal Bank tidak menyimpang dari ketentuan perundangan yang berlaku.

Risiko Kepatuhan

Risiko kepatuhan merupakan risiko yang disebabkan akibat Bank tidak mematuhi ketentuan perundang-undangan yang berlaku.

1. **Tata Kelola Risiko**
   Pengelolaan risiko kepatuhan dilaksanakan di bawah koordinasi Divisi Kepatuhan. Setiap pimpinan unit kerja di Bank bertanggung jawab untuk memastikan bahwa seluruh kegiatan di unit kerjanya telah dilaksanakan sesuai dengan peraturan dan perundangan serta ketentuan yang berlaku, sehingga tidak terjadi pengenaan denda atas keterlambatan, koreksi laporan, ataupun hal lainnya.

   Dewan Komisaris dan Direksi berperan aktif dalam menumbuhkan dan mewujudkan budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank, dengan didukung oleh Divisi Kepatuhan yang melakukan evaluasi terhadap pelaksanaan kepatuhan Bank dan mengkaji hal-hal atau aktivitas Bank yang berpotensi terhadap peningkatan risiko kepatuhan.

   Manajemen Bank melakukan penerapan Tata Kelola Perusahaan dengan memenuhi prinsip-prinsip GCG, sehingga jika terdapat kelemahan dalam penerapan prinsip GCG, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan oleh manajemen Bank.

2. **Kerangka Manajemen Risiko**
   Strategi Bank dalam pengelolaan risiko kepatuhan ditujukan untuk memitigasi dampak dari pelanggaran terhadap ketentuan dan/atau peraturan perundang-undangan

4. **Risk Control System**
   The Bank continues to enhance and improve its internal controls in the following ways:
   a. By identifying weaknesses that could lead to legal issues for the Bank through reviews and examinations of legal documents arising from existing contracts and agreements or those related to its products and services.
   b. By ensuring the legal certainty and suitability of agreements between the Bank and its parties, and by adhering to the principle of prudence to protect the Bank's own interests.

   Independent reviews are conducted by the Internal Audit Unit (SKAI) to inform management of new and existing laws and regulations, as well as to inform them of actual legal events occurring out in the field. This is done as a way to ensure that the Bank's internal regulations do not deviate from applicable laws and regulations.

Compliance Risk

Compliance risk is the risk caused by the Bank's failure to comply with applicable laws and regulations.

1. **Risk Governance**
   Compliance risk management is carried out under the coordination of the Compliance Division. Each work unit leader at the Bank is responsible for ensuring that all activities within their work units are carried out in accordance with applicable laws and regulations. This ensures that fines are not imposed for late submissions, report corrections, or other matters.

   The Board of Commissioners and the Board of Directors play an active role in fostering and realizing a culture of compliance at all levels of the Bank's organization and business activities. They do so with the support of the Compliance Division, which evaluates the Bank's compliance implementation and reviews any matters or activities that could potentially increase its compliance risk.

   Bank management implements Good Corporate Governance in accordance with GCG principles. Accordingly, if weaknesses in the implementation of GCG principles are discovered, they are generally considered minor and can be resolved by Bank management.

2. **Risk Management Framework**
   The Bank's strategy for managing compliance risk is aimed at mitigating the impact of any instance of violations related to applicable laws and/or regulations. The Bank is strongly

yang berlaku. Bank memiliki komitmen yang kuat untuk senantiasa mematuhi peraturan perundang-undangan yang berlaku dan mengambil langkah-langkah untuk memperbaiki kelemahan yang terjadi.

Kecukupan perangkat organisasi dalam mendukung terlaksananya manajemen risiko secara efektif termasuk kejelasan wewenang dan tanggung jawab, seluruh lini organisasi bertanggung jawab terhadap pengelolaan risiko kepatuhan pada seluruh aktivitas Bank untuk dapat melakukan mitigasi potensi risiko kepatuhan yang mungkin terjadi. Dewan Komisaris bertanggung jawab untuk menyetujui kebijakan manajemen risiko dan memberikan nasihat. Dengan dibantu oleh Komite Audit dan Komite Pemantau Risiko, Dewan Komisaris melakukan pengawasan terhadap pelaksanaan manajemen risiko kepatuhan.

3. **Proses Manajemen Risiko**
Proses manajemen risiko kepatuhan dimulai dari proses identifikasi untuk memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan peraturan perundang-undangan yang berlaku. Pengukuran risiko kepatuhan dilakukan terhadap potensi kerugian yang disebabkan oleh ketidakpatuhan dan ketidakmampuan Bank dalam memenuhi ketentuan eksternal yang berlaku. Besarnya risiko kepatuhan diestimasi berdasarkan kemampuan Bank untuk memenuhi seluruh peraturan pada waktu yang lampau dan yang akan datang.

Peningkatan kualitas SDM terus dilakukan dalam rangka meningkatkan pelaksanaan pengelolaan fungsi kepatuhan Bank, yaitu dengan cara melakukan pengembangan kompetensi melalui pengadaan pendidikan dan pelatihan.

4. **Sistem Pengendalian Risiko**
Dalam rangka meningkatkan efektivitas pengendalian internal, Bank telah membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank. Bank mengambil tindakan korektif yang tepat waktu terhadap pelanggaran, kegiatan ini dilakukan untuk memastikan kepatuhan Bank terhadap pemenuhan komitmen kepada Bank Indonesia, OJK maupun otoritas pengawas lainnya. Bentuk komitmen tersebut dapat berasal dari hasil audit maupun surat Bank Indonesia, OJK dan/atau otoritas pengawas lainnya.

Terdapat beberapa kelemahan dalam sistem pengendalian *intern* pada aspek kepatuhan terkait dengan pelanggaran administratif yang sifatnya minor dan *ad hoc*, namun masih dalam batas toleransi Bank. Kaji ulang independen sudah berjalan baik walaupun masih terdapat berbagai kelemahan dalam aspek metodologi.

committed to consistently complying with applicable laws and regulations and to taking steps to correct any of its weaknesses.

The Bank's adequacy in terms of its organizational tools designed to support its effective implementation of risk management (including clarity of authority and responsibility) ensures that all levels of the organization are responsible for managing compliance risk across all Bank activities and for mitigating potential compliance risks. The Board of Commissioners is responsible for approving risk management policies and providing advice. It does this with the help of the Audit Committee and the Risk Monitoring Committee to oversee the implementation of compliance in areas of risk management.

3. **Risk Management Process**
The Bank's method for managing compliance in areas of risk management begins with an identification process to ensure that all policies, provisions, systems, and procedures (as well as the Bank's business activities) all comply with applicable laws and regulations. Compliance risk is measured against potential losses caused by non-compliance and the Bank's inability to meet applicable external regulations. The magnitude of compliance risk is estimated on the basis of the Bank's past and future ability to comply with all regulations.

Human resource quality is continuously improved as a means to enhance the Bank's compliance function management. These enhancements include competency development through education and training.

4. **Risk Control System**
In order to improve the effectiveness of its internal controls, the Bank has implemented various measures to support the creation of compliance culture across all of its business activities. The Bank always takes timely corrective action against violations to ensure it complies with its commitments to Bank Indonesia, to the Financial Services Authority (OJK), and to other supervisory authorities. These commitments can be seen evidenced from its audit results or letters from Bank Indonesia, the OJK, and/or other supervisory authorities.

The Bank has several weaknesses in its internal compliance control system that are related to minor and ad hoc administrative violations. However, these weaknesses are still within the Bank's tolerance limits. Independent reviews have been conducted effectively, although there are still various methodological weaknesses.

Good Corporate Governance
Good Corporate Governance

Bank memiliki komitmen yang tinggi dalam penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/ GCG) dalam setiap aspek bisnis, operasional pada seluruh struktur organisasi dengan berlandaskan sikap kehati-hatian serta manajemen yang sehat. GCG dalam hal ini menjadi acuan bagi bank untuk mencapai target dan menunjang pertumbuhan serta stabilitas kinerja yang berkesinambungan.

Bank melakukan penilaian sendiri terhadap penerapan tata kelola, berdasarkan ketentuan terkait Tata Kelola yang berlaku. Penilaian dilakukan dengan melakukan analisa komprehensif yang mencakup *governance structure*, *governance process*, dan *governance outcome*. Bank menyadari bahwa perbaikan dan peningkatan kualitas pelaksanaan Tata Kelola, merupakan upaya berkesinambungan serta berkelanjutan, maka dari itu Bank telah melakukan hal-hal sebagai berikut:

1. Melakukan penilaian (*self-assessment*) terhadap kecukupan pelaksanaan Tata Kelola dan menyusun laporan pelaksanaan secara berkala sehingga dalam hal masih terdapat kekurangan maka dapat segera dilakukan tindakan korektif yang diperlukan.
2. Memprioritaskan komitmen yang telah dibuat oleh Bank kepada Regulator atas perbaikan Penerapan Tata Kelola sebagai tindak lanjut atas hasil pemeriksaan Otoritas Jasa Keuangan di tahun 2025.
3. Pemenuhan sumber daya manusia yang berkualitas dan peningkatan kemampuan dan kualitas SDM pada unit kerja terus dilakukan guna terpenuhinya tata kelola Bank yang baik.
4. Kebijakan, ketentuan, serta sistem dan prosedur yang dimiliki oleh Bank telah diperbaharui sesuai dengan ketentuan yang berlaku. Bank terus memantau implementasi kebijakan dan prosedur tersebut agar sesuai dengan ketentuan dan perundang-undangan yang berlaku.
5. Mempertahankan sistem ketahanan teknologi informasi terkini.

The Bank is strongly committed to implementing Good Corporate Governance (GCG) in every aspect of its business and operations across its entire organizational structure, and is also committed to doing all of this on the basis of prudence and sound management. GCG serves as a benchmark that helps the Bank achieve its targets and supports sustainable growth and performance stability.

The Bank conducts self-assessments of its governance implementation on the basis of applicable governance regulations. Its assessments are conducted through a comprehensive analysis that encompasses its governance structures, governance processes, and governance outcomes. The Bank recognizes that improving and enhancing the quality of its governance implementation represents a continuous and ongoing effort. With this understanding in mind, the Bank has taken the following relevant steps:

1. Conducting self-assessments on the adequacy of its governance implementation and compiling periodic implementation reports so that any deficiencies can be promptly addressed, and so that necessary corrective actions can be taken.
2. Prioritizing the Bank's commitment to improving its Governance Implementation as a follow-up to the Financial Services Authority's audit results in 2025.
3. Procuring qualified human resources and improving the capabilities and quality of human resources in work units is ongoing to ensure good Bank governance.
4. Updating its policies, provisions, systems, and procedures to ensure that they are in accordance with applicable regulations. The Bank continues to monitor the implementation of these policies and procedures to ensure its compliance with applicable laws and regulations.
5. Maintaining an up-to-date information technology system.

Rentabilitas
Profitability

Secara umum, Allo Bank telah melakukan upaya mitigasi risiko yang cukup optimal sehingga Rentabilitas Bank tahun 2025 secara umum membaik dibandingkan tahun 2024, terlihat dari perbaikan beberapa rasio rentabilitas seperti ROA, ROE, dan NIM.

In general, Allo Bank has implemented optimal risk mitigation efforts. This has resulted in a generally improved level of Bank Profitability in 2025 compared to 2024, as can be seen evidenced by improvements in several of the Bank's profitability ratios, such as ROA, ROE, and NIM.

Permodalan
Capitalization

Kewajiban Penyediaan Modal Minimum (KPMM) posisi 31 Desember 2025 adalah sebesar 73,9%. Berdasarkan capaian tersebut, kecukupan modal Bank dinilai masih mampu menyerap potensi kerugian yang dihadapi dan jauh di atas batas minimal yang dipersyaratkan regulator.

The Minimum Capital Adequacy Requirement (CAR) as of 31 December, 2025, was 73.9%. On the basis of this achievement, the Bank's capital adequacy can be considered capable of absorbing potential losses and is well above the minimum limit required by regulators.

Uraian Kualitatif dan Kuantitatif terkait Permodalan dan Eksposur Risiko

Qualitative and Quantitative Description of Capitalization and Risk Exposure

Laporan Ukuran Utama
Key Metrics

No.	Deskripsi Description
	Modal yang Tersedia (nilai) Available Capital (value)
1	Modal Inti Utama (CET1) Common Equity Tier 1 (CET 1)
2	Modal Inti (*Tier* 1) Core Capital (Tier 1)
3	Total Modal Total Capital
	Aset Tertimbang Menurut Risiko (Nilai) Risk Weighted Assets (Value)
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Assets (RWA)
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR Risk-based Capital Ratio in the form of a percentage of RWA
5	Rasio CET1 (%) CET1 Ratio (%)
6	Rasio *Tier* 1 (%) Tier 1 Ratio (%)
7	Rasio Total Modal (%) Total Capital Ratio (%)
	Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR Additional CET1 which functions as a buffer in the form of a percentage of RWA
8	*Capital conservation buffer* (2.5% dari ATMR) (%)
9	*Countercyclical Buffer* (0 - 2.5% dari ATMR) (%)
10	*Capital Surcharge* untuk Bank Sistemik (1% - 2.5%) (%) Capital Surcharge for Systemic Banks (1% - 2.5%) (%)
11	Total CET1 sebagai *buffer* (Baris 8 + Baris 9 + Baris 10) Total CET1 as buffer (Line 8 + Line 9 + Line 10)
12	Komponen CET1 untuk *buffer* CET1 component for buffer

	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24
	7.440.492	7.276.218	7.187.279	7.264.290	7.112.796
	7.392.067	7.276.218	7.187.279	7.264.290	7.112.796
	7.476.836	7.348.237	7.260.139	7.315.353	7.188.188
	10.112.105	9.330.403	8.741.747	7.833.557	8.704.733
	73,58%	77,98%	82,22%	92,73%	81,71%
	73,10%	77,98%	82,22%	92,73%	81,71%
	73,94%	78,76%	83,05%	93,38%	82,58%
	2,500%	2,500%	2,500%	2,500%	2,500%
	0,000%	0,000%	0,000%	0,000%	0,000%
	0,000%	0,000%	0,000%	0,000%	0,000%
	2,500%	2,500%	2,500%	2,500%	2,500%
	64,52%	68,86%	73,15%	83,48%	72,68%

No.	Deskripsi Description
	Rasio pengungkit sesuai Basel III Leverage ratio according to Basel III
13	Total Eksposur Total Exposure
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio value, including the impact of adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the GWM requirements (if any)
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio value, excluding the impact of adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the GWM provisions (if any)
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transaction* (SFT) secara *gross* The value of the Leverage Ratio, including the impact of adjustments to temporary exceptions for placement of current accounts with Bank Indonesia in order to comply with the GWM requirements (if any), which has included the average value of the gross carrying value of Securities Financing Transaction (SFT) assets
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* *The value of the Leverage Ratio, excluding the impact of adjustments to temporary exceptions for placement of current accounts with Bank Indonesia in order to comply with the GWM requirements (if any), which has included the average value of the gross carrying value of SFT assets*
	Rasio Kecukupan Likuiditas (LCR) Liquidity Coverage Ratio (LCR)
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total High Quality Liquid Assets (HQLA)
16	Total Arus Kas Keluar Bersih Net Cash Outflow
17	LCR (%)
	Rasio Pendanaan Stabil Bersih (NSFR) Net Stable Funding Ratio (NSFR)
18	Total Pendanaan Stabil yang Tersedia (ASF) Total Available Stable Funding (ASF)
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total Required Stable Funding (RSF)
20	NSFR (%)

	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24
	22.291.103	19.412.968	14.906.777	14.371.232	15.046.793
	33,16%	37,48%	48,21%	50,55%	47,27%
	33,16%	37,48%	48,21%	50,55%	47,27%
	0,00%	0,00%	0,00%	0,00%	0,00%
	0,00%	0,00%	0,00%	0,00%	0,00%
	8.888.315	6.461.742	5.393.877	4.974.803	3.678.172
	4.691.026	2.236.662	1.724.190	1.775.424	2.127.994
	189,47%	288,90%	312,84%	280,20%	172,85%
	11.089.501	10.586.549	10.047.204	9.646.432	9.168.578
	9.205.868	8.181.415	7.281.363	7.175.834	7.913.049
	120,46%	129,40%	137,99%	134,43%	115,87%

Template LI1: Perbedaan antara Cakupan Konsolidasi sesuai standar akuntansi dengan ketentuan kehati-hatian

Template LI1: Difference between Consolidated Coverage according to accounting standards and prudential requirements

	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as reported in the published financial statements	***Nilai tercatat* berdasarkan prinsip kehati-hatian** Carrying values under the prudential principle
Indonesia		
Aset Assets		
Kas dan Penempatan pada Bank Indonesia Cash and Placements with Bank Indonesia	474.321	474.321
Penempatan pada bank lain Placements with other banks	613.370	613.370
Portofolio aset yang diperdagangkan Traded assets portfolio	-	-
Aset keuangan yang ditetapkan pada nilai wajar Financial assets designated at fair value	-	-
Instrumen derivatif Derivative instruments	6.592	6.592
Pinjaman kepada Bank Loans to Banks	-	-
Pinjaman kepada nasabah Loans to customers	9.140.731	9.140.731
Reverse repurchase dan yang terkait *secured lending* Reverse repurchase and related secured lending	-	-
Instrumen keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya Financial instruments measured at fair value through other comprehensive income	6.742.969	6.742.969
Surat berharga yang dijual dengan janji dibeli kembali Securities sold with a promise to repurchase	796.295	796.295
Tagihan akseptasi Acceptance receivables	-	-
Penyertaan Investment	-	-
Cadangan kerugian penurunan nilai Allowance for impairment losses	(157.891)	(157.891)
Aset tetap dan inventaris Fixed assets and Inventory	256.036	256.036
Aset lain-lain Other assets	305.909	305.909
Jumlah aset Total Assets	18.178.332	18.178.332

	Nilai tercatat masing-masing risiko | The recorded value of each risk				
	Sesuai kerangka risiko kredit In accordance with the credit risk framework	**Sesuai kerangka *counterparty credit risk*** *In accordance with the counterparty credit risk*	**Sesuai kerangka sekuritisasi** In accordance with the securitization	**Sesuai kerangka risiko pasar** In accordance with the market risk	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
	474.321	-	-	-	-
	613.370	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	6.592	-
	-	-	-	-	-
	9.140.731	-	-	-	-
	-	-	-	-	-
	6.742.969	-	-	-	-
	796.295	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	- 157.891	-	-	-	-
	256.036	-	-	-	-
	305.909	-	-	-	-
	18.171.740	-	-	6.592	-

	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as reported in the published financial statements	***Nilai tercatat* berdasarkan prinsip kehati-hatian** Carrying values under the prudential principle
Kewajiban Liabilities		
Pinjaman yang diterima dari Bank Loans received from Bank	300.047	300.047,00
Kewajiban dari Bank lainnya Liabilities from other Banks	-	-
Rekening Nasabah Customer Account	9.518.989	9.518.989
Repurchase agreements dan yang terkait Repurchase agreements and related secured borrowing	754.056	754.056
Instrumen derivatif Derivative instruments	-	-
Utang akseptasi Acceptance payable	-	-
Obligasi subordinasi Subordinate bonds	-	-
Setoran jaminan Security deposit	-	-
Liabilitas pajak tangguhan - bersih Deferred tax liabilities - net	-	-
Liabilitas lain-lain Other liabilities	382.466	382.466
Jumlah liabilitas Total liabilities	10.955.558	10.955.558

	Nilai tercatat masing-masing risiko | The recorded value of each risk				
	Sesuai kerangka risiko kredit In accordance with the credit risk framework	**Sesuai kerangka *counterparty credit risk*** *In accordance with the counterparty credit risk*	**Sesuai kerangka sekuritisasi** In accordance with the securitization	**Sesuai kerangka risiko pasar** In accordance with the market risk	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-

Analisis Kualitatif
Qualitative Analysis

Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan mayoritas terdiri dari nilai tercatat yang sesuai dengan kerangka risiko kredit. Nilai tercatat masing-masing risiko sesuai dengan SEOJK / POJK yang berlaku
The recorded value as stated in the publication of the financial statements is mostly comprised of the recorded value in accordance with the credit risk framework. The recorded value of each risk is in accordance with the applicable SEOJK / POJK

Template LI2: Sumber perbedaan utama antara eksposur sesuai ketentuan kehati-hatian dengan *carrying values* sesuai standar akuntansi keuangan

Template LI2: Main sources of differences between prudential exposures and carrying values as per financial accounting standards

	Total	Item sesuai: Suitable items:			
		Kerangka risiko kredit Credit risk framework	**Kerangka Sekuritas** Securitization framework	**Kerangka *Counterparty credit risk*** *Counterparty credit risk framework*	**Kerangka risiko pasar** Market risk framework
Indonesia					
Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1) The carrying value of the asset is in accordance with the consolidated scope of prudential provisions (as reported in template LI1)	18.178.332	18.171.740	-	-	6.592
Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1) Liabilities carrying value in accordance toconsolidated coverage by the prudentialprinciples (as reported to template LI1)	10.955.558	-	-	-	-
Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Total net value in accordance toconsolidated coverage by the prudentialprinciples	7.222.774	18.171.740	-	-	6.592
Nilai rekening administratif Administrative account value	-	-	-	-	-
Perbedaan valuasi Valuation differences	-	-	-	-	-
Perbedaan antara *etting rules*, selain dari yang termasuk pada baris 2. Differences between etting rules, other than those included in line 2.	0	0	-	-	-
Perbedaan provisi Provision differences	-	0	-	-	-
Perbedaan *prudential filters* *Prudential filters differences*	-	-	-	-	-
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian The exposure value considered accordingto the prudential stipulation consolidatedcoverage	7.222.774	18.171.740	-	-	6.592

Analisis Kualitatif Qualitative Analysis
Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan mayoritas terdiri dari nilai tercatat yang sesuai dengan kerangka risiko kredit. Nilai tercatat masing-masing risiko sesuai dengan SEOJK / POJK yang berlaku The recorded value as stated in the publication of the financial statements is mostly comprised of the recorded value in accordance with the credit risk framework. The recorded value of each risk is in accordance with the applicable SEOJK / POJK

Table LIA: Penjelasan mengenai perbedaan antara nilai eksposur sesuai standar akuntansi keuangan dengan ketentuan kehati-hatian

Table LIA: Explanation of the difference between the value of exposures according to financial accounting standards and prudential requirements

Indonesia
Bank harus menjelaskan asal perbedaan antara nilai tercatat sesuai standar akuntansi keuangan, sebagaimana dilaporkan pada laporan keuangan dan nilai eksposur sesuai ketentuan kehati-hatian, sebagaimana terdapat pada *template* LI1 dan LI2. Banks must explain the origin of the difference between the carrying value according to financial accounting standards, as reported in the financial statements and the exposure value according to prudential provisions, as contained in templates LI1 and LI2.
(a) Bank harus menjelaskan sumber perbedaan signifikan antara nilai pada kolom (a) dan (b) di LI1. The bank must explain the source of significant differences between the values in columns (a) and (b) in LI1.
(b) Bank harus menjelaskan sumber perbedaan antara nilai tercatat dan nilai yang digunakan untuk tujuan pengaturan yang tercantum pada LI2. The bank must explain the source of the difference between the recorded value and the value used for regulatory purposes as stated in LI2.
(c) Sesuai dengan implementasi dari panduan pada valuasi prudensial, bank harus menjelaskan sistem dan kontrol untuk memastikan estimasi valuasi prudensial dan dapat diandalkan. Pengungkapan harus memasukkan: In accordance with the implementation of the guidelines on prudential valuation, banks should describe systems and controls to ensure prudential and reliable valuation estimates. Disclosures must include:
(i) Metodologi valuasi, termasuk penjelasan sejauh mana penggunaan metodologi *mark-to-market* dan *mark-to-model*. Valuation methodology, including an explanation of the extent of use of mark-to-market and mark-to-model methodologies.
(ii) Deskripsi proses verifikasi harga independen. Description of the independent price verification process.
(iii) Prosedur untuk penyesuaian valuasi atau cadangan (termasuk deskripsi proses dan metodologi untuk menilai posisi *trading* dengan tipe instrumen). Procedures for valuation adjustments or reserves (including a description of the process and methodology for valuing trading positions by instrument type).

Tabel 4: Penjelasan mengenai perbedaan antara nilai eksposur sesuai standar akuntansi keuangan dengan ketentuan kehati-hatian

Table 4: Explanation of the differences between exposure values according to financial accounting standards and prudential provisions

Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan telah memperhitungkan prinsip standar kehati-hatian sehingga tidak terdapat perbedaan pada kedua nilai tesebut. Nilai tercatat sesuai masing-masing risiko merupakan nilai yang sesuai dengan POJK Perhitungan Kerangka Risiko Kredit, Perhitungan Kerangka Aset Sekuritisasi, Kerangka *Counterparty Credit Risk*, dan Kerangka Risiko Pasar.

The recorded value as stated in the publication of the financial statements has taken into account the principle of prudential standards so that there is no difference in the two values. The recorded value according to each risk is a value that is in accordance with POJK Calculation of Credit Risk Framework, Calculation of Securitization Asset Framework, Counterparty Credit Risk Framework, and Market Risk Framework.

Template CC1: Komposisi Permodalan
CC1 Template: Capital Composition

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi 1) No. Ref. originating from the Consolidated Balance Sheet 1)
	CET 1: Instrumen dan Tambahan Modal Disetor	CET 1: Instruments and Additional Paid-in Capital		
1	Saham biasa (termasuk *stock surplus*)	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	5.920.317	1
2	Laba ditahan	Retained earnings	1.576.890	2
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	Accumulated other comprehensive income (and other reserves)	15.956	3
4	Modal yang termasuk *phase out* dari CET1	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A
5	Kepentingan Non Pengendali yang dapat diperhitungkan	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	4
6	CET1 sebelum *regulatory adjustment*	Common Equity Tier 1 capital before regulatory adjustments	7.513.163	
	CET 1: Faktor Pengurang (*Regulatory Adjustment*)	CET 1: Regulatory Adjustment		
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book*	Prudential valuation adjustments	-	
8	*Goodwill*	Goodwill (net of related tax liability)	-	5
9	Aset tidak berwujud lainnya (selain *Mortgage-Servicing Rights*)	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(34.967)	6
10	Aset pajak tangguhan yang berasal dari *future profitability*	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11	*Cash-flow hedge reserve*	Cash-flow hedge reserve	N/A	
12	*Shortfall on provisions to expected losses*	Shortfall of provisions to expected losses	N/A	
13	Keuntungan penjualan aset dalam transaksi sekuritisasi	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	N/A	
14	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA)	Gains and losses due to changes in own credit risk on fair valued liabilities	N/A	
15	Aset pensiun manfaat pasti	Defined-benefit pension fund net assets	N/A	
16	Investasi pada saham sendiri (jika belum di *net* dalam modal di Laporan Posisi Keuangan)	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain	Reciprocal cross-holdings in common equity	N/A	
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	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	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan (jumlah di atas batasan 10%)	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*	Mortgage servicing rights (amount above 10% threshold)	N/A	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi 1) No. Ref. originating from the Consolidated Balance Sheet 1)
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, *net* dari kewajiban pajak)	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22	Jumlah melebihi batasan 15% dari:	Amount exceeding the 15% threshold	N/A	
23	investasi signifikan pada saham biasa *financials*	of which: significant investments in the common stock of financials	N/A	
24	*mortgage servicing rights*	of which: mortgage servicing rights	N/A	
25	pajak tangguhan dari perbedaan temporer	of which: deferred tax assets arising from temporary differences	N/A	
26	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	N/A	
26a.	Selisih PPKA dan CKPN	Difference between PPKA and CKPN	(34.912)	
26b.	PPKA non produktif	Non-productive PPKA	-	
26c.	Aset Pajak Tangguhan	Deferred tax assets	(2.792)	7
26d.	Penyertaan	Inclusion	-	
26e.	Kekurangan modal pada perusahaan anak asuransi	Lack of capital in insurance subsidiary companies	N/A	
26f.	Eksposur sekuritisasi	Securitization Exposure	N/A	
26g.	Lainnya	Others	(48.425)	
27	Penyesuaian pada CET 1 akibat AT 1 dan *Tier* 2 lebih kecil daripada faktor pengurangnya	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Jumlah pengurang (*regulatory adjustment*) terhadap CET 1	Total regulatory adjustments to Common equity Tier 1	(121.096)	
29	Jumlah CET 1 setelah faktor pengurang	Common Equity Tier 1 capital (CET1)	7.392.067	
	Modal Inti Tambahan (AT 1): Instrumen	Additional Tier 1 capital: instruments		
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk *stock surplus*)	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi	of which: classified as equity under applicable accounting standards	N/A	
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	of which: classified as liabilities under applicable accounting standards	N/A	
33	Modal yang yang termasuk *phase out* dari AT 1	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	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	Instrumen yang diterbitkan Entitas Anak yang termasuk *phase out*	of which: instruments issued by subsidiaries subject to phase out	N/A	
36	Jumlah AT 1 sebelum *regulatory adjustment*	Additional Tier 1 capital before regulatory adjustments	-	
	Modal Inti Tambahan: Faktor Pengurang (*Regulatory Adjustment*)	Additional Tier 1 capital: regulatory adjustments		
37	Investasi pada instrumen AT 1 sendiri	Investments in own Additional Tier 1 instruments	N/A	
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi 1) No. Ref. originating from the Consolidated Balance Sheet 1)
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	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	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (*net* posisi *short* yang diperkenankan)	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	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	N/A	
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain	Placement of funds in AT 1 instruments at other banks	N/A	
42	Penyesuaian pada AT 1 akibat *Tier* 2 lebih kecil daripada faktor pengurangnya	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	N/A	
43	Jumlah faktor pengurang (*regulatory adjustment*) terhadap AT 1	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Jumlah AT 1 setelah faktor pengurang	Additional Tier 1 capital (AT1)	-	
45	Jumlah Modal Inti (*Tier* 1) (CET 1 + AT 1)	Tier 1 capital (T1 = CET 1 + AT 1)	7.392.067	
	Modal Pelengkap (*Tier* 2): Instrumen dan cadangan	Tier 2 capital: instruments and provisions		
46	Instrumen *Tier* 2 yang diterbitkan oleh Bank (termasuk *stock surplus*)	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Modal yang yang termasuk *phase out* dari *Tier 2*	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48	Instrumen *Tier 2* yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	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)	N/A	
49	Modal yang diterbitkan Entitas Anak yang termasuk *phase out*	of which: instruments issued by subsidiaries subject to phase out	N/A	
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	PPKA's general reserves for productive assets must be calculated at a maximum of 1.25% of the ATMR for Credit Risk.	84.769	
51	Jumlah Modal Pelengkap (*Tier* 2) sebelum faktor pengurang	Tier 2 capital before regulatory adjustments	84.769	
	Modal Pelengkap (*Tier* 2): Faktor Pengurang (*Regulatory Adjustment*)	Tier 2 capital: regulatory adjustments		
52	Investasi pada instrumen *Tier* 2 sendiri	Investments in own Tier 2 instruments	N/A	
53	Kepemilikan silang pada instrumen *Tier* 2 pada entitas lain	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	N/A	
54	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan *threshold* 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik)	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi 1) No. Ref. originating from the Consolidated Balance Sheet 1)
55	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (*net* posisi *short* yang diperkenankan)	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments		
56a.	*Sinking fund*	Sinking fund	N/A	
56b.	Penempatan dana pada instrumen *Tier* 2 pada Bank lain	Placement of funds in Tier 2 instruments at other banks	N/A	
57	Jumlah faktor pengurang (*regulatory adjustment*) Modal Pelengkap	Total regulatory adjustments to Tier 2 capital	-	
58	Jumlah Modal Pelengkap (*Tier* 2) setelah *regulatory adjustment*	Tier 2 capital (T2)	84.769	
59	Total Modal (Modal Inti + Modal Pelengkap)	Total capital	7.476.836	
60	Total Aset Tertimbang Menurut Risiko (ATMR)	Total risk weighted assets	10.112.105	
	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (*Capital Buffer*)	Capital ratios and buffers		
61	Rasio CET 1 (persentase terhadap ATMR)	Common Equity Tier 1 (as a percentage of risk weighted assets)	73,10%	
62	Rasio Modal Inti *Tier* 1 (persentase terhadap ATMR)	Tier 1 (as a percentage of risk weighted assets)	73,10%	
63	Rasio Total Modal (persentase terhadap ATMR)	Total capital (as a percentage of risk weighted assets)	73,94%	
64	*Buffer* (persentase terhadap ATMR)	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)	64,04%	
65	*Capital Conservation Buffer*	of which: capital conservation buffer requirement	2,50%	
66	*Countercyclical Buffer*	of which: Bank specific countercyclical buffer requirement	0,00%	
67	*higher loss absorbency requirement*	Of which: higher loss absorbency requirement	0,00%	
68	Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi Buffer (persentase terhadap ATMR) Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi *Buffer*.	For conventional commercial banks: CET 1 is available to fulfill the Buffer (percentage of RWA) For branch offices of Banks domiciled overseas: Portion of Business Funds placed in CEMA (expressed as a percentage of RWA) available to fulfill the Buffer.	64,04%	
	National minima (jika berbeda dari *Basel* 3)	(if different from Basel 3)		
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)	National Common Equity Tier 1 minimum ratio	N/A	
70	Rasio terendah *Tier* 1 nasional (jika berbeda dengan Basel 3)	National Tier 1 minimum ratio	N/A	
71	Rasio terendah total modal nasional (jika berbeda dengan *Basel* 3)	National total capital minimum ratio	N/A	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi 1) No. Ref. originating from the Consolidated Balance Sheet 1)
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)	Amounts below the thresholds for deduction (before risk weighting)		
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73	Investasi signifikan pada saham biasa entitas keuangan	Significant investments in the common stock of financial entities	N/A	
74	*Mortgage servicing rights* (net dari kewajiban pajak)	Mortgage servicing rights (net of related tax liability)	N/A	
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (*net* dari kewajiban pajak)	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
	Cap yang dikenakan untuk provisi pada *Tier* 2	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan *cap*)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77	*Cap* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan standar	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan *cap*)	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* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan IRB	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
	Instrumen Modal yang termasuk *phase out* (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	*Cap* pada CET 1 yang temasuk *phase out*	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81	Jumlah yang dikecualikan dari CET 1 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*)	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	*Cap* pada AT 1 yang temasuk *phase out*	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83	Jumlah yang dikecualikan dari AT 1 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*)	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84	*Cap* pada *Tier* 2 yang temasuk *phase out*	Current cap on T2 instruments subject to phase out arrangements	N/A	
85	Jumlah yang dikecualikan dari *Tier* 2 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*)	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

REKONSILIASI PERMODALAN
CAPITAL RECONCILIATION

No.	POS - POS/ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	
	ASET ASSETS			
1.	Kas Cash	2.572	2.572	
2.	Penempatan pada Bank Indonesia Placement with Bank Indonesia	471.749	471.749	
3.	Penempatan pada bank lain Placement with another bank	613.370	613.370	
4.	Tagihan *spot* dan derivatif Spot and derivatives receivables	6.592	6.592	
5.	Surat berharga yang dimiliki Securities	6.742.969	6.742.969	
6.	Surat berharga yang dijual dengan janji dibeli kembali (*repo*) Securities sold under repurchase agreement(repo)	796.295	796.295	
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*) Receivables from securities purchased under resell agreement (reverse repo)	288.949	288.949	
8.	Tagihan akseptasi Acceptance receivables	-	-	
9.	Kredit yang diberikan Loans	9.140.731	9.140.731	
10.	Penyertaan modal Equity participation	-	-	
11.	Penyertaan modal Equity participation	-	-	
	a. Diperhitungkan dalam KPMM Calculated in CAR	-	-	
	b. Tidak diperhitungkan dalam KPMM Not calculated in CAR	-	-	
12.	Aset keuangan lainnya Other financial assets	164.263	164.263	
13.	Cadangan kerugian penurunan nilai aset keuangan -/- Financial assets allowance for impairment losses -/-			
	a. Surat berharga Securities	-	-	
	b. Kredit Loans	(157.728)	(157.728)	
	c. Lainnya Others	(163)	(163)	
14.	Aset tidak berwujud Intangible Assets			
	a *Goodwill*	-	-	5
	b. Aset tidak berwujud lainnya Other Intangible Assets	98.978	98.978	6
	Akumulasi amortisasi aset tidak berwujud -/- Accumulated amortization of intangible assets -/-	(64.011)	(64.011)	6
15.	Aset tetap dan inventaris Fixed assets and inventory	394.988	394.988	

No.	POS - POS/ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	
	Akumulasi penyusutan aset tetap dan inventaris -/- Accumulated depreciation of fixed assets and inventory -/-	(173.919)	(173.919)	
16.	Aset non produktif Non-productive assets			
	a. Properti terbengkalai Abandoned property	-	-	
	b. Aguan yang diambil alih Foreclosed assets	-	-	
	c. Rekening tunda Deferred account	-	-	
	d. Aset antar kantor Inter-office assets	-	-	
17.	Aset lainnya Other assets	141.646	141.646	
	Aset pajak tangguhan Deferred tax assets	2.792	2.792	7
	JUMLAH ASET TOTAL ASSETS	18.470.073	18.470.073	
LIABILITAS DAN EKUITAS LIABILITY AND EQUITY				
	LIABILITAS			
1.	Giro Current Accounts	540.588	540.588	
2.	Tabungan Saving Accounts	938.258	938.258	
3.	Simpanan berjangka Time deposits	8.040.143	8.040.143	
4.	Uang elektronik Electronic money	8.470	8.470	
5.	Pinjaman dari Bank Indonesia Loan from Bank Indonesia	-	-	
6.	Pinjaman dari bank lain Loan from other banks	300.047	300.047	
7.	Liabilitas spot dan derivatif Spot and derivative liabilities	-	-	
8.	Utang atas surat berharga yang dijual dengan janji dibeli kembali (*repo*) Debt on securities sold with an agreement to repurchase (repo)	754.056	754.056	
9.	Utang akseptasi Acceptance payable	-	-	
10.	Surat berharga yang diterbitkan Securities issued	-	-	9
11.	Pinjaman/pembiayaan yang diterima Loans/financing received			
	a. Diperhitungkan dalam KPMM Calculated in KPMM	-	-	
	b. Tidak diperhitungkan dalam KPMM Not taken into account in KPMM	-	-	

No.	POS - POS/ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	
12.	Setoran jaminan Security deposit	-	-	
13.	Liabilitas antar kantor* Interoffice liabilities*			
	a. Melakukan kegiatan operasional di Indonesia Carrying out operational activities in Indonesia	-	-	
	b. Melakukan kegiatan operasional di luar Indonesia Carrying out operational activities outside Indonesia	-	-	
14.	Liabilitas lainnya Other Liabilities	382.466	382.466	
15.	Kepentingan minoritas Minority interest	-	-	
	JUMLAH LIABILITAS TOTAL LIABILITIES	10.964.028	10.964.028	
	EKUITAS EQUITY			
17.	Modal disetor Paid-up capital			
	a. Modal dasar Authorized capital	4.000.000	4.000.000	1
	b. Modal yang belum disetor -/- Unpaid capital -/-	(1.826.974)	(1.826.974)	1
	c. Saham yang dibeli kembali (*treasury stock*) -/- Repurchased shares (treasury stock) -/-	(9.039)	(9.039)	
18.	Tambahan modal disetor Additional paid-in capital			
	a. Agio	3.712.150	3.712.150	1
	b. Disagio -	-	-	
	c. Modal sumbangan Donated capital	-	-	
	d. Dana setoran modal Capital deposit funds	-	-	
	e. Lainnya Others	44.180	44.180	1
19.	Penghasilan komprehensif lainnya Other comprehensive income			
	a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing Adjustment due to statement of financial statements in foreign currencies	-	-	
	b. Laba (rugi) dari perubahan nilai aset keuangan yang tersedia untuk dijual pada nilai wajar melalui pendapatan komprehensif lainnya Profits (loss) from changes in the value of available-for-sale financial assets at fair value through other comprehensive income	13.893	13.893	3
	c. Bagian efektif lindung nilai arus kas The effective portion of the cash flow hedge	-	-	
	d. Keuntungan revaluasi aset tetap Profit on revaluation of fixed assets	-	-	
	e. Bagian pendapatan komprehensif lain dari entitas asosiasi Other comprehensive income section of associates	-	-	

No.	POS - POS/ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	
	f. Keuntungan (kerugian) aktuarial program imbalan pasti Actuarial profit (losses) of defined benefit plans	(7.118)	(7.118)	
	g. Pajak penghasilan terkait dengan laba komprehensif lain Income tax is related to other comprehensive income	-	-	
	h. Lainnya Others	-	-	
20.	Selisih kuasi reorganisasi The difference in quasi-reorganization	-	-	
21.	Selisih restrukturisasi entitas sepengendali Differences in restructuring of entities under common control	-	-	
22.	Ekuitas lainnya Other equity	-	-	
23.	Cadangan Reserve			
	a. Cadangan umum General reserve	2.063	2.063	3
	b. Cadangan tujuan Goal reserve	-	-	
24.	Laba/rugi Profit/loss			
	a. Tahun-tahun lalu Preceeding Years	1.236.011	1.236.011	2
	b. Tahun berjalan Current year	574.262	574.262	2
	c. Dividen yang dibayarkan -/- Dividends paid -/-	(233,383)	(233,383)	
	JUMLAH EKUITAS YANG DAPAT DIATRIBUSIKAN TOTAL ATTRIBUTABLE EQUITY			
	KEPADA PEMILIK TO OWNERS	7.506.045	7.506.045	
25.	Kepentingan non pengendali Non-controlling interest			4
	JUMLAH EKUITAS TOTAL EQUITY	7.506.045	7.506.045	
	JUMLAH LIABILITAS DAN EKUITAS TOTAL LIABILITIES AND EQUITY	18.470.073	18.470.073	

Analisis Kualitatif
Qualitative Analysis

Permodalan Bank dihitung mengikuti ketentuan POJK No. 11/POJK.03/2016 tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan memastikan bahwa Bank memiliki struktur permodalan yang sehat dan sesuai dengan profil risiko, target bisnis dan ketentuan permodalan dari Regulator.
The Bank's capital is calculated following the provisions of POJK No. 11/POJK.03/2016 dated January 29, 2016 regarding the Minimum Capital Adequacy of Commercial Banks and ensures that the Bank has a sound capital structure and is in accordance with the risk profile, business targets and capital requirements of the Regulator.

Table CCA: Fitur Utama Permodalan Bank
CCA Table: Main Features of Bank Capital

	Indonesia	Informasi Kuantitatif/ Kualitatif Quantitative/Qualitative Information
1	Penerbit Issuer	PT Allo Bank Indonesia Tbk
2	Nomor identifikasi Identification number	N/A
3	Hukum yang digunakan Law used	Hukum Indonesia Indonesian Law
3a	Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) 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)	N/A
	Perlakuan Instrumen berdasarkan ketentuan KPMM Instrument treatment under CAR Provisions	
4	Pada saat masa transisi At the time of transition	N/A
5	setelah masa transisi After transition	T2
6	Apakah instrumen *eligible* untuk Individu/Konsolidasi atau Konsolidasi dan Individu Is the instrument eligible for Individual/Consolidation or Consolidation and Individual	Group, solo
7	Jenis Instrumen Types of Instruments	Surat Berharga Subordinasi Indonesian Law
8	Jumlah yang diakui dalam perhitungan KPMM Recognized value in CAR calculation	-
9	Nilai par dari instrumen The par value of instrument	50.000
10	Klasifikasi sesuai standar akuntansi keuangan Classification according to financial accounting standards	Liabilitas - Amortised Cost Liabilities - Amortized Cost
11	Tanggal penerbitan Issuance date	28/05/2020
12	Tidak ada jatuh tempo (*perpetual*) atau dengan jatuh tempo Perpetual or with maturity date	Dengan Jatuh Tempo With Due Date
13	Tanggal jatuh tempo Maturity date	28/05/2025
14	Eksekusi *call option* atas persetujuan Otoritas Jasa Keuangan Call option execution with the Financial Services Authority approval	Tidak No
15	Tanggal *call option*, jumlah penarikan dan persyaratan *call option* lainnya (bila ada) Call option date, withdrawal amount and other call option requirements (if any)	N/A
16	*Subsequent call option*	N/A
	Kupon/dividen Coupons/dividends	
17	Dividen/ kupon dengan bunga tetap atau *floating* *Dividends/coupons with fixed or floating interest*	Fixed
18	Tingkat dari *coupon rate* atau index lain yang menjadi acuan The level of the coupon rate or other index that is used as a reference	9,00%
19	Ada atau tidaknya *dividend stopper* *Whether or not there is a dividend stopper*	Tidak No
20	*Fully discretionary; partial* atau *mandatory* *Fully discretionary; partial or mandatory*	Mandatory
21	Apakah terdapat fitur *step up* atau insentif lain Is there a step up feature or other incentives?	Tidak No
22	Non-kumulatif atau kumulatif Non-cumulative or cumulative	Non-cumulative
23	Dapat dikonversi atau tidak dapat dikonversi Convertible or non-convertible	Non-convertible

	Indonesia	Informasi Kuantitatif/ Kualitatif Quantitative/Qualitative Information
24	Jika dapat dikonversi, sebutkan *trigger point*-nya If convertible, state the trigger point	N/A
25	Jika dapat dikonversi, apakah seluruh atau sebagian If it is convertible, whether in whole or in part	N/A
26	Jika dapat dikonversi, bagaimana rate konversinya If convertible, what is the conversion rate	N/A
27	Jika dapat dikonversi; apakah *mandatory* atau *optional* If convertible; is it mandatory or optional	N/A
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya If convertible, state the type of conversion instrument	N/A
29	Jika dapat dikonversi, sebutkan *issuer of instrument it converts into* If convertible, state issuer of instrument it converts into	N/A
30	Fitur *write-down* Write-down feature	Ya Yes
31	Jika terjadi *write-down*, sebutkan *trigger*-nya If write-down occurs, name the trigger	Mengikuti ketentuan OJK Complying with OJK
32	Jika terjadi *write-down*, apakah penuh atau sebagian If write-down occurs, is it whole or partly	Mengikuti ketentuan OJK Complying with OJK
33	Jika terjadi *write down*; permanen atau temporer If write-down occurs, is it permanent or temporary	Mengikuti ketentuan OJK Complying with OJK
34	Jika terjadi *write down* temporer, jelaskan mekanisme *write-up* If a temporary write down occurs, explain the write-up mechanism	N/A
34a	Tipe subordinasi Types of subordinates	Junior bonds
35	Hierarki instrumen pada saat likuidasi Instruments Hierarchy at the time of liquidation	N/A
36	Apakah terdapat fitur yang *non-compliant* Are there any non-compliant features	Tidak No
37	Jika Ya, jelaskan fitur yang *non-compliant* If Yes, explain the non-compliant features	N/A

Analisis Kualitatif Qualitative Analysis
N/A

Tabel 1 : Pengungkapan Struktur Permodalan
Table 1: Disclosure of Capital Structure

Komponen Modal Capital Component'	31 Desember December 2025	31 Desember December 2024
	dalam jutaan Rupiah | In million Rupiah	
I Modal Inti (*Tier* 1) Core Capital (Tier 1)	**7.392.067**	**7.112.796**
1 Modal Inti Utama Common Equity Tier 1 (CET 1)	7.392.067	7.112.796
1.1 Modal disetor (Setelah dikurangi *Treasury Stock*) Paid Up Capital (after reduced by Treasury Stock)	2.163.987	2.173.026
1.2 Cadangan Tambahan Modal Additional Capital Allowance	5.314.264	4.992.421
1.2.1 Faktor Penambah Additional Factor		
1.2.1.1 Pendapatan komprehensif lainnya Other comprehensive income		
1.2.1.1.1 Selisih lebih penjabaran laporan keuangan Differences in the translation of financial statements	-	-
1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual Potential gain from an increase in the fair value of financial assets in the available-for-sale group	13.893	-
1.2.1.1.3 Saldo surplus revaluasi aset tetap Fixed assets revaluation surplus balance	-	-
1.2.1.2 Cadangan tambahan modal lainnya Other disclosed reserves		
1.2.1.2.1 Agio	3.712.150	3.824.553
1.2.1.2.2 Cadangan umum General reserve	2.063	2.060
1.2.1.2.3 Laba tahun-tahun lalu Previours year profits	1.002.628	768.908
1.2.1.2.4 Laba tahun berjalan Profit for the year	574.262	467.106
1.2.1.2.5 Dana setoran modal Capital Deposits	-	-
1.2.1.2.6 Lainnya Others	44.180	44.180
1.2.2 Faktor Pengurang Deduction Factor		
1.2.2.1 Pendapatan komprehensif lainnya Other comprehensive income		
1.2.2.1.1 Selisih kurang penjabaran laporan keuangan Differences in the translation of financial statements	-	-
1.2.2.1.2 Potensi kerugian dari penurunan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual Potential loss from decrease in fair value of available-for-sale financial assets	-	(10.395)
1.2.2.2 Cadangan tambahan modal lainnya Other disclosed reserves		
1.2.2.2.1 Disagio	-	-
1.2.2.2.2 Rugi tahun-tahun lalu Previous year loss	-	-
1.2.2.2.3 Rugi tahun berjalan Loss for the year	-	-

Komponen Modal Capital Component'	31 Desember December 2025	31 Desember December 2024
dalam jutaan Rupiah | In million Rupiah		
1.2.2.2.4 Selisih kurang antara Penyisihan Penghapusan Aset (PPA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif Less difference between Allowance for Asset Losses (PPA) and Allowance for Impairment Losses (CKPN) on earning assets	(34.912)	(103.991)
1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book* The difference between the amount of fair value adjustment of financial instruments in the trading book	-	-
1.2.2.2.6 PPA aset non produktif yang wajib dibentuk PPA for non-productive assets that must be formed	-	-
1.2.2.2.7 Lainnya Others	-	-
1.3 Kepentingan Non Pengendali yang dapat diperhitungkan Considerable non-controlling interest		
1.4 Faktor Pengurang Modal Inti Utama Main Core Capital Deduction Factor	(86.184)	(52.651)
1.4.1 Perhitungan pajak tangguhan Deferred tax calculation	(2.792)	(769)
1.4.2 *Goodwill*	-	-
1.4.3 Seluruh Aset tidak berwujud lainnya All other intangible assets	(34.967)	(51.882)
1.4.4 Penyertaan yang diperhitungkan sebagai faktor pengurang The inclusion considered as a deduction factor	-	-
1.4.5 Kekurangan modal pada perusahaan anak asuransi Lack of capital in the insurance subsidiary company	-	-
1.4.6 Eksposur sekuritisasi Securitization Exposure	-	-
1.4.7 Faktor pengurang modal inti utama lainnya Other major core capital deduction factors	-	-
1.4.7.1 Penempatan dana pada instrumen AT1 dan/atau *Tier* 2 pada bank lain Placement of funds in AT1 and/or Tier 2 instruments at other banks	(48.425)	-
1.4.7.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity acquired based on a transfer by law, gift, or testamentary grant	-	-
2 Modal Inti Tambahan Additional Tier 1 (AT 1)	-	-
2.1 Instrumen yang memenuhi persyaratan AT 1 Instruments that meet AT 1 requirements	-	-
2.2 Agio Disagio	-	-
2.3 Faktor Pengurang: Modal Inti Tambahan *) Deducting Factor: Additional Core Capital *)	-	-
2.3.1 Penempatan dana pada instrumen AT1 danatau *Tier* 2 pada bank lain Placement of funds in AT1 and/or Tier 2 instruments at other banks	-	-
2.3.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity acquired based on a transfer by law, gift, or testamentary grant	-	-

Komponen Modal Capital Component'	31 Desember December 2025	31 Desember December 2024
	dalam jutaan Rupiah | In million Rupiah	
II Modal Pelengkap (*Tier* 2) Supplementary Capital (Tier 2)	**84.769**	**75.392**
1 Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2 Capital instruments in the form of shares or other that meet Tier 2 requirements	-	-
2 Agio disagio	-	-
3 Cadangan umum PPA atas aset produktif yang wajib dibentuk (paling tinggi 1,25% ATMR Risiko Kredit) PPA general reserve for productive assets that must be established (maximum 1.25% Credit Risk RWA)	84.769	75.392
4 Faktor Pengurang Modal Pelengkap Supplementary Capital Reduction Factors	-	-
4 *Sinking Fund*	-	-
4 Penempatan dana pada instrumen AT1 dan/atau *Tier* 2 pada bank lain Placement of funds in AT1 and/or Tier 2 instruments at other banks	-	-
4 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity acquired based on a transfer by law, gift, or testamentary grant	-	-
TOTAL MODAL TOTAL CAPITAL	7.476.836	7.188.188

Keterangan Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	Keterangan Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
ASET TERTIMBANG MENURUT RISIKO ASSET CONSIDERED RISK			RASIO KPMM CAR RATIO		
ATMR RISIKO KREDIT RWA CREDIT RISK	9.503.829	8.256.451	Rasio CET 1 (%) CET 1 Ratio	73,10%	81,71%
ATMR RISIKO PASAR RWA MARKET RISK	62.171	-	Rasio *Tier* 1 (%) Tier 1 Ratio	73,10%	81,71%
ATMR RISIKO OPERASIONAL RWA OPERATIONAL RISK	546.105	448.282	Rasio *Tier* 2 (%) Tier 2 Ratio	0,84%	0,87%
TOTAL ATMR TOTAL RWA	10.112.105	8.704.733	Rasio KPMM (%) CAR Ratio (%)	73,94%	82,58%
RASIO KPMM SESUAI PROFIL RISIKO (%) CAR Ratio Based on Risk Profile (%)	9,90%	9,90%	CET 1 UNTUK *BUFFER* (%) CET 1 FOR BUFFER	64,04%	72,68%
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO ALLOCATION OF COMPLIANCE CAR ACCORDING TO RISK PROFILE			PERSENTASE *BUFFER* YANG WAJIB DIPENUHI OLEH BANK (%) PERCENTAGE OF BUFFER REQUIRED TO BE FULFILLED BY THE BANK (%)	2,500%	2,500%
Dari CET 1 (%) From CET 1 (%)	9,06%	9,03%	*Capital Conservation Buffer* (%)	2,500%	2,500%
Dari AT 1 (%) From AT 1 (%)	0,00%	0,00%	*Countercyclical Buffer* (%)	0,000%	0,000%
Dari *Tier* 2 (%) From Tier 2 (%)	0,84%	0,87%	*Capital Surcharge* untuk Bank Sistemik (%) Capital Surcharge for Systemic Banks (%)	0,000%	0,000%

Pengungkapan Kualitatif mengenai Struktur Permodalan dan Kecukupan Permodalan
Qualitative Disclosures on Capital Structure and Capital Adequacy

Sebagai bagian dari entitas perbankan di Indonesia, Bank selalu berupaya untuk memenuhi ketentuan yang berlaku dari regulator. Pada 31 Desember 2025 dan 2024, modal Bank dihitung mengikuti ketentuan POJK No. 11/POJK.03/2016 tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
As part of the banking entity in Indonesia, the Bank always strives to comply with the applicable provisions of the regulator. As of December 31, 2025 and 2024, the Bank's capital is calculated following the provisions of POJK No. 11/POJK.03/2016 dated January 29, 2016 concerning the Minimum Capital Provision Obligation of Commercial Banks.

Risiko Kredit
Credit Risk

Tabel 7 : Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Individu
Table 7: Disclosure of Details of Changes in Allowance for Impairment Losses - Individual Banks

No.	Keterangan Information	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
							dalam jutaan Rupiah | In million Rupiah
1	Saldo awal CKPN Beginning Balance of Allowance for Impairment Losses (CKPN)	59.034	14.472	31.034	56.140	3.944	2.330
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Establishment (Recovery) of Allowance for Impairment Losses in the Current Period (Net)						
	2.a Pembentukan CKPN pada Periode Berjalan Establishment of Allowance for Impairment Losses in the Current Period	-	16.115	439.299	2.894	10.528	100.620
	2.b Pemulihan CKPN pada Periode Berjalan Recovery of Allowance for Impairment Losses in the Current Period	(25.982)	-	-	-	-	-
4	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan (-/-) Allowance for Impairment Losses used to write off receivables in the current period (-/-)	-	-	(376.081)	-	-	(71.916)
5	Pembentukan (pemulihan) lainnya pada periode berjalan Other allowances (recoveries) in the current period	-	-	-	-	-	-
	Saldo akhir CKPN Ending Balance of Allowance for Impairment Losses (CKPN)	33.052	30.587	94.252	59.034	14.472	31.034

Risiko Kredit
Credit Risk

CRA : Pengungkapan Informasi mengenai Kualitatif Terkait Risiko Kredit Secara Umum
CRA: Disclosure of Qualitative Information Related to Credit Risk in General

1. **Definisi dan Kebijakan Manajemen Risiko Kredit**
   Risiko Kredit didefinisikan sebagai risiko kerugian yang timbul akibat kegagalan pihak lawan (*counterparty*) atau debitur dalam memenuhi liabilitas atau kewajibannya kepada Bank. Bank mengelola risiko kredit dengan menyusun strategi, kerangka kerja, serta menjalankan upaya mitigasi risiko secara komprehensif yang mencakup seluruh aspek bisnis, baik pada segmen kredit retail (*digital*), kredit korporasi (*wholesale*), maupun pada aktivitas penempatan antar-bank dan pembelian surat berharga.

   Dalam menjalankan aktivitas perkreditan, khususnya dengan model bisnis digital seperti *PayLater* dan *Instant Cash*, Bank menyadari adanya risiko spesifik yang timbul dari akses yang lebih luas dan minimnya tatap muka fisik. Oleh karena itu, kebijakan manajemen risiko kredit Bank difokuskan pada penerapan prinsip kehati-hatian (*prudential banking*) yang ketat serta verifikasi calon debitur yang akurat.

2. **Tata Kelola dan Kerangka Kerja Manajemen Risiko Kredit**
   Bank menerapkan tata kelola risiko kredit yang melibatkan pengawasan aktif dari Dewan Komisaris dan Direksi. Struktur tata kelola ini didukung oleh komite-komite terkait, seperti Komite Manajemen Risiko, Komite Kredit, dan Komite Kebijakan Perkreditan.

   - Pengawasan Aktif Manajemen: Dewan Komisaris dan Direksi bertanggung jawab memastikan kebijakan perkreditan telah memadai dan dipatuhi. Direksi secara berkala melaporkan pelaksanaan pemberian kredit, mitigasi risiko, serta pengawasan terhadap potensi penyimpangan kepada Dewan Komisaris.

   - Komite Kredit: Dibentuk untuk membantu Direksi dalam mengevaluasi dan memberikan keputusan kredit sesuai batas wewenang, dengan menerapkan prinsip "empat mata" (*four eyes principle*). Prinsip ini memisahkan fungsi pengembangan bisnis dan fungsi analisis risiko kredit untuk menjaga objektivitas keputusan.

   - Tiga Lini Pertahanan (*Three Lines of Defense*): Bank menerapkan pembagian tugas yang jelas antara lini pertama (unit bisnis/operasional sebagai risk taking unit), lini kedua (Satuan Kerja Manajemen Risiko dan Kepatuhan), dan lini ketiga (Satuan Kerja Audit Internal) untuk memastikan efektivitas pengendalian risiko.

1. **Definition and Loan Risk Management Policy**
   Loan risk is defined as the risk of loss arising from the failure of a counterparty or debtor to fulfill any obligations or liabilities to the Bank. The Bank manages loan risk by developing strategies, frameworks, and implementing comprehensive risk mitigation efforts that cover all aspects of its business, including retail (digital) loans, corporate (wholesale) loans, interbank placements, and securities purchases.

   In carrying out loan activities, particularly with digital business models such as PayLater and Instant Cash, the Bank recognizes the specific risks arising from broader access and minimal physical face-to-face interaction. Accordingly, the Bank's loan risk management policy has a focus on the strict application of prudential banking principles and accurate verification of prospective debtors.

2. **Governance and Loan Risk Management Framework**
   The Bank implements loan risk governance that involves active oversight by the Board of Directors and Board of Commissioners. This governance structure is supported by relevant committees, such as the Risk Management Committee, the Loan Committee, and the Loan Policy Committee.
   - Active Management Oversight: The Board of Commissioners and the Board of Directors are responsible for ensuring that loan policies are adequate and that the Bank adheres to them. The Board of Directors regularly reports to the Board of Commissioners on the implementation of loan granting, risk mitigation, and oversight of potential irregularities.
   - Loan Committee: This was established to assist the Board of Directors in evaluating and making loan decisions within the limits of their authority, and while applying the "four eyes" principle. This principle separates the Bank's business development and loan risk analysis functions as a means to maintain decision objectivity.
   - Three Lines of Defense: The Bank implements a clear division of duties between its first line (business/operational units as risk-taking units), its second line (Risk Management and Compliance Work Unit), and its third line (Internal Audit Work Unit) to ensure effective risk control.

3. Proses Pengelolaan Risiko Kredit

Proses manajemen risiko kredit di Allo Bank dilakukan secara *end-to-end* yang meliputi:

- Identifikasi Risiko: Bank menjalankan Identifikasi risiko melalui kerangka analisis kredit yang komprehensif serta penerapan prosedur verifikasi yang ketat terhadap setiap calon debitur. Proses ini dilakukan secara berkesinambungan melalui pengawasan rutin terhadap kinerja debitur, sehingga Bank dapat secara konsisten memitigasi risiko kredit dengan mendeteksi potensi pemburukan kualitas aset sejak tahap awal.
- Pengukuran Risiko: Bank menggunakan metode pengukuran yang disesuaikan dengan karakteristik portofolio. Sesuai dengan PSAK 71, Bank mengukur Kerugian Kredit Ekspektasian (KKE) menggunakan parameter risiko seperti *Probability of Default* (PD), *Loss Given Default* (LGD), dan *Exposure at Default* (EAD).
- Pemantauan Risiko: Dilakukan secara berkala terhadap kualitas kredit, baik per kategori maupun portofolio secara keseluruhan. Bank juga melakukan stress testing secara rutin untuk memperkirakan dampak perubahan kondisi ekonomi terhadap portofolio kredit dan menyiapkan rencana kontingensi (*contingency plan*).
- Pengendalian Risiko: Bank menetapkan limit risiko kredit, termasuk Batas Maksimum Pemberian Kredit (BMPK) sesuai ketentuan regulator, serta wewenang memutus kredit yang berjenjang. Bank juga melakukan penagihan intensif terhadap debitur bermasalah untuk mencegah pemburukan kualitas aset.

4. Penetapan Kualitas Kredit dan Pembentukan Cadangan Kerugian

Sesuai dengan standar akuntansi yang berlaku (PSAK 71), Bank mengklasifikasikan aset keuangan ke dalam tiga tahapan (*stages*) berdasarkan perubahan kualitas kredit sejak pengakuan awal:

- Stage 1 (*Performing*): Aset keuangan yang tidak mengalami peningkatan risiko kredit signifikan. Cadangan kerugian dihitung berdasarkan kerugian kredit ekspektasian 12 bulan.
- Stage 2 (*Under-performing*): Aset keuangan yang mengalami peningkatan risiko kredit signifikan (*Significant Increase in Credit Risk*/SICR), namun belum terindikasi macet. Peningkatan signifikan ini salah satunya ditandai dengan tunggakan pembayaran lebih dari 30 hari.
- Stage 3 (*Non-Performing/Impaired*): Aset keuangan yang telah mengalami penurunan nilai atau macet (*default*). Definisi default diterapkan ketika debitur menunggak pembayaran pokok dan/atau bunga lebih dari 90 hari.

3. Loan Risk Management Process

The loan risk management process at Allo Bank is conducted from end to end and includes:

- Risk Identification: The Bank conducts risk identification through a comprehensive loan analysis framework and uses strict verification procedures that are implemented for each prospective borrower. This process is carried out continuously through routine monitoring of borrower performance, allowing the Bank to consistently mitigate loan risk by detecting potential asset quality deterioration at an early stage.
- Risk Measurement: The Bank uses measurement methods tailored to portfolio characteristics. In accordance with Statement of Financial Accounting Standards (PSAK) 71, the Bank measures Expected Loan Losses (KKE) using risk parameters such as Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).
- Risk Monitoring: This is conducted periodically on loan quality, both by category and by portfolio as a whole. The Bank also conducts regular stress testing to estimate the impact of changing economic conditions on the loan portfolio and prepares contingency plans.
- Risk Control: The Bank sets loan risk limits, including the Legal Lending Limit (LLL) in accordance with regulatory requirements, and has the authority to terminate tiered loans. The Bank also conducts intensive collection efforts on non-performing borrowers to prevent asset quality deterioration.

4. Determination of Loan Quality and Establishment of Allowance for Losses

In accordance with applicable accounting standards (PSAK 71), the Bank classifies financial assets into three stages based on changes in loan quality since its initial recognition process:

- Stage 1 (Performing): Financial assets that have not experienced a significant increase in loan risk. Allowance for losses is calculated based on 12-month expected loan losses.
- Stage 2 (Under-performing): Financial assets that have experienced a significant increase in loan risk (SICR), but are not yet indicated as non-performing. This significant increase is indicated by payment arrears of more than 30 days (among other things).
- Stage 3 (Non-Performing/Impaired): Financial assets that have experienced impairment or are in default. The definition of default applies when the debtor is more than 90 days in arrears on principal and/or interest payments.

5. Mitigasi Risiko Kredit (*Credit Risk Mitigation*)

Bank berkomitmen untuk menjaga kualitas aset dan stabilitas kinerja keuangan melalui penerapan kerangka mitigasi risiko kredit yang komprehensif di seluruh lini bisnis. Dalam rangka meminimalkan potensi kerugian dan mengoptimalkan profil risiko perusahaan secara menyeluruh (*Bank-wide*), Bank menerapkan teknik mitigasi risiko yang selaras dengan praktik terbaik industri dan ketentuan regulasi yang berlaku, yang mencakup:

- Pengelolaan Agunan (*Collateral Management*): Bank menerapkan kebijakan persyaratan agunan yang ketat dan berkualitas tinggi sebagai salah satu instrumen utama mitigasi risiko. Proses ini mencakup penilaian berkala, pengikatan agunan secara yuridis, serta pemastian nilai pasar yang memadai untuk melindungi eksposur kredit Bank.
- Pengalihan Risiko (*Risk Transfer*): Sebagai upaya diversifikasi risiko, Bank memanfaatkan instrumen asuransi kredit dan skema penjaminan melalui kemitraan strategis dengan institusi penjaminan terpercaya. Mekanisme ini bertujuan untuk mengalihkan sebagian eksposur risiko kredit kepada pihak ketiga guna memperkuat struktur permodalan dan ketahanan bank.
- Diversifikasi dan Pengendalian Konsentrasi Portofolio: Bank secara proaktif mengelola konsentrasi risiko dengan melakukan diversifikasi portofolio kredit secara sistematis. Langkah ini dilakukan melalui penyebaran eksposur ke berbagai sektor ekonomi, wilayah geografis, dan segmen nasabah untuk menghindari ketergantungan pada konsentrasi risiko tertentu serta memastikan pertumbuhan portofolio yang sehat dan berimbang.

5. Loan Risk Mitigation

The Bank is committed to maintaining asset quality and stable financial performance by implementing a comprehensive loan risk mitigation framework across all of its business lines. To minimize potential losses and optimize the company's overall risk profile (bank-wide), the Bank implements risk mitigation techniques aligned with industry best practices and applicable regulatory requirements. These techniques include the following:

- Collateral Management: The Bank implements a strict and high-quality collateral requirement policy as one of its primary risk mitigation instruments. This process includes periodic assessments, legal binding of collateral, and ensuring adequate market value to protect the Bank's loan exposure.

- Risk Transfer: As a risk diversification effort, the Bank utilizes loan insurance instruments and guarantee schemes through strategic partnerships with trusted guarantee institutions. This mechanism aims to transfer a portion of its loan risk exposure to third parties to strengthen the Bank's capital structure and resilience.

- Portfolio Diversification and Concentration Control: The Bank proactively manages risk concentration by systematically diversifying its loan portfolio. This step is implemented by spreading exposure across various economic sectors, geographic regions, and customer segments to avoid dependence on a particular risk concentration and ensure healthy and balanced portfolio growth.

Risiko Kredit
Credit Risk

Pengungkapan Kualitas Kredit atas Aset (CR1)
Disclosure of Credit Quality of Assets (CR1)

Bank Secara Individu
Bank Individually

		Nilai Tercatat Bruto Gross Carrying Amount		CKPN
		Tagihan yang Telah Jatuh Tempo Past Due Claims	Tagihan yang Belum Jatuh Tempo Undue Claims	
		a	b	c
1	Kredit Loans	149.510	8.991.221	157.728
2	Surat Berharga Securities	-	6.694.544	-
3	Surat Berharga/Piutang Subordinasi Securities/Subordinated Receivables	-	48.425	-
4	Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*) Securities sold with an agreement to repurchase (Repo)	-	-	-
5	Penempatan pada Bank Indonesia Placement with Bank Indonesia	-	471.749	-
6	Penempatan pada Bank lain Placement with Other Banks	-	611.972	162
7	Tagihan Akseptasi Acceptance Receivables	-	-	-
8	Instrumen ekuitas Equity instruments	-	-	-
9	Instrumen modal lainnya Other capital instruments	-	-	-
10	Penyertaan dalam rangka program nasional Participation in the framework of national programs	-	-	-
11	Tagihan Bunga yang belum diterima Interest Bills that have not been received	-	164.263	-
12	Tagihan Lainnya Other bills	-	-	-
13	Aset Lainnya Other Assets	-	402.959	-
14	Transaksi Rekening Administratif Administrative Account Transaction	-	-	-
15	Total	149.510	15.685.765	157.728

	CKPN		CKPN (Pendekatan IRB IRB Approach)	Nilai Bersih Net Value (a+b-c)
	Stage 2 dan Stage 3 Stage 2 and Stage 3	Stage 1		
	d	e	f	g
				dalam jutaan Rupiah | In million Rupiah
	130.508	27.220		8.983.003
	-	-		6.694.544
	-	-		48.425
	-	-		-
	-	-		471.749
	-	162		611.810
	-	-		-
	-	-		-
	-	-		-
	-	-		-
	-	-		164.263
	-	-		-
	-	-		402.959
	-	-		-
	130.508	27.220	-	15.677.547

Pengungkapan Tambahan
Additional Disclosure

Tagihan Jatuh Tempo merupakan debitur yang memiliki masa tunggakan lebih dari 90 hari atau kolektabilitas 3, 4, dan 5.
Due Bills are debtors who have arrears of more than 90 days or collectability 3, 4, and 5.

Risiko Kredit
Credit Risk

Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2)
Disclosure of Credit Movements and Overdue Securities (CR2)

Bank Secara Individu Bank as an Individual		a
		dalam jutaan Rupiah | In million Rupiah
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir Credit and Securities that have matured in the last reporting period	-
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir Credit and Securities that have matured since the last reporting period	-
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo Credit and Securities that return to bills that have not yet matured	8.991.221
4	Nilai hapus buku Write-off value	376.081
5	Perubahan lain Other changes	-
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5) Credit and Securities that have matured at the end of the reporting period (1+2-3-4+5)	149.510

Pengungkapan Tambahan
Additional Disclosure

Tagihan jatuh tempo seluruhnya berasal dari kredit, meningkatnya tagihan jatuh tempo diakibatkan karena adanya beberapa debitur kredit yang cukup besar yang memiliki masa tunggakan lebih dari 90 hari atau kolektabilitas 3, 4, dan 5.
All overdue bills come from credit, the increase in overdue bills is due to the presence of several quite large credit debtors who have arrears of more than 90 days or collectabilities of 3, 4, and 5.

Risiko Kredit
Credit Risk

CRB : Pengungkapan Tambahan terkait Kualitas Kredit atas Aset
CRB: Additional Disclosures regarding Credit Quality of Assets

1. **Definisi Tagihan yang Mengalami Penurunan Nilai dan Jatuh Tempo**
   Bank menetapkan definisi kualitas kredit berdasarkan prinsip kehati-hatian dan standar akuntansi PSAK 71 (Instrumen Keuangan).
   - Tagihan yang Telah Jatuh Tempo (*Past Due*) & tagihan yang Mengalami Penurunan Nilai (*Impaired*): Didefinisikan sebagai aset keuangan di mana debitur gagal melakukan pembayaran pokok dan/atau bunga pada tanggal yang telah disepakati dalam kontrak, dengan masa tunggakan lebih dari 30 hari, yang dikategorikan mengalami peningkatan risiko kredit signifikan pada stage 2 dan stage 3.

1. **Definition of Impairment and Maturity for Receivables**
   The Bank defines loan quality on the basis of prudential principles and accounting standards, specifically, Statement of Financial Accounting Standards (PSAK) 71 concerning Financial Instruments.
   - Receivables that are Past Due and Impaired: These are defined as financial assets for which the debtor fails to make principal and/or interest payments on the contractually agreed date, with arrears of more than 30 days, and which are categorized as experiencing a significant increase in credit risk at stages 2 and 3.

2. **Pendekatan Cadangan Kerugian Penurunan Nilai (CKPN)**
   Pembentukan CKPN dilakukan berdasarkan metode *Expected Credit Loss* (ECL) yang memperhitungkan faktor kuantitatif dan kualitatif.

3. **Kebijakan Restrukturisasi Kredit**
   Restrukturisasi kredit dilakukan melalui modifikasi persyaratan kredit (seperti perpanjangan jangka waktu atau penundaan pembayaran) apabila debitur mengalami kesulitan keuangan namun masih memiliki prospek usaha. Kerugian yang timbul dari restrukturisasi dihitung berdasarkan selisih nilai tunai arus kas masa depan dengan nilai tercatat sebelum restrukturisasi. Berdasarkan data per 31 Desember 2025, Bank mencatatkan tidak terdapat kredit yang direstrukturisasi pada tahun berjalan.

4. **Kebijakan Hapus Buku (*Write-Off*)**
   Bank melakukan hapus buku (*write-off*) terhadap kredit yang dinilai tidak memiliki prospek pemulihan yang realistis setelah seluruh upaya penagihan dan prosedur hukum dilakukan. Penghapusbukuan dilakukan dengan mendebit akun CKPN yang telah dibentuk. Pada awal tahun 2025 sampai dengan 31 Desember 2025 secara akumulasi, Bank melakukan hapus buku sebesar Rp376 Miliar. Kebijakan ini diambil sebagai langkah untuk menjaga kualitas neraca Bank.

5. **Analisis Portofolio Berdasarkan Sektor Ekonomi dan Wilayah**
   - Berdasarkan Wilayah:
     Seluruh portofolio kredit Bank terkonsentrasi di wilayah Indonesia, sejalan dengan cakupan operasional Bank yang memiliki kantor pusat di Jakarta dan kantor cabang pendukung.
   - Berdasarkan Sektor Ekonomi:
     Komposisi penyaluran kredit Bank sepanjang 2025 terkonsentrasi secara proporsional pada 9 (sembilan) sektor ekonomi. Sektor Rumah Tangga mencatatkan porsi tertinggi sebesar 10,79%, mencerminkan keberhasilan strategi Bank dalam melakukan ekspansi kredit digital, khususnya melalui produk *PayLater* dan *Instant Cash*. Selanjutnya, kontribusi signifikan juga berasal dari sektor lainnya seperti; sektor Industri Pengolahan sebesar 9,45% dan sektor Informasi dan Komunikasi sebesar 7,39%.
   - Kualitas Kredit:
     Sepanjang tahun 2025, Bank mencatat kenaikan rasio *NPL Gross* menjadi 1,64% dibandingkan 0,81% pada periode tahun sebelumnya tahun 2024, yang merupakan dampak dari pertumbuhan agresif di sektor kredit digital.

2. **Allowance for Impairment Losses (CKPN) Approach**

   The Bank's CKPN provision is established based on its Expected Credit Loss (ECL) method, which takes into account both quantitative and qualitative factors.

3. **Loan Restructuring Policy**
   Loan restructuring is carried out through modifications to loan terms (such as term extensions or payment deferrals) if the debtor experiences financial difficulties but still has business prospects. Losses arising from restructuring are calculated based on the difference between the present value of future cash flows and the carrying amount before restructuring. Based on data as of 31 December, 2025, the Bank has recorded no restructured loans during the current year.

4. **Write-Off Policy**
   The Bank writes off loans deemed to have no realistic prospect of recovery after all collection efforts and legal procedures have been exhausted. The write-off is carried out by debiting its established Allowance for Impairment Losses (CKPN) account. From the beginning of 2025 to 31 December, 2025, the Bank wrote off a cumulative total of IDR376 billion. This policy was taken as a measure to maintain the quality of the Bank's balance sheet.

5. **Portfolio Analysis by Economic Sector and Region**

   - By Region:
     The Bank's entire loan portfolio is concentrated in Indonesia, in line with the Bank's operational scope, which has its head office in Jakarta and also has supporting branch offices.
   - By Economic Sector:
     The composition of the Bank's loan distribution throughout 2025 was proportionally concentrated in nine economic sectors. The Household sector recorded the highest share at 10.79%, reflecting the success of the Bank's digital credit expansion strategy, particularly through PayLater and Instant Cash products. Furthermore, significant contributions also came from other sectors, such as the Manufacturing Industry sector (at 9.45%) and the Information and Communications sector at (7.39%).
   - Credit Quality:
     Throughout 2025, the Bank recorded an increase in its Gross NPL ratio to 1.64% compared to 0.81% in the previous year, reflecting the impact of aggressive growth in the digital credit sector.

Risiko Kredit
Credit Risk

CRB : Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu
CRB: Disclosure of Net Receivables by Region - Individual Banks

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 | December 31, 2025							
		Tagihan Bersih Berdasarkan Wilayah Net Billing Disclosure by Region							
		Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan kepada Pemerintah *Claims on Sovereign*	7.271.988	-	-	-	-	-	-	7.271.988
2	Tagihan kepada Entitas Sektor Publik *Claims on Public Sector Entity*	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Claims on Multilateral Development Banks and International Institutions*	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank *Claims on Banks*	612.022	-	-	-	-	-	-	612.022
5	Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	48.839	-	-	-	-	-	-	48.839
8	Kredit Beragun Properti Rumah Tinggal Residential Property Secured Loans	-	-	-	-	-	-	-	-
9	Kredit Beragun Properti Rumah Komersil Commercial Home Property Secured Loans	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans	-	-	-	-	-	-	-	-

	31 Desember 2024 | December 31, 2024							
	Tagihan Bersih Berdasarkan Wilayah Net Billing Disclosure by Region							
	Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	3.335.925	-	-	-	-	-	-	3.335.925
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	2.206.350	-	-	-	-	-	-	2.206.350
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 | December 31, 2025							
		Tagihan Bersih Berdasarkan Wilayah Net Billing Disclosure by Region							
		Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
11	Kredit Pegawai/ Pensiunan *Employee Loan/Pension*	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Claims on Micro and Small Enterprise and Retail Portfolio*	2.102.260	-	-	-	-	-	-	2.102.260
13	Tagihan kepada Korporasi *Claims on Corporate*	6.751.681	-	-	-	-	-	-	6.751.681
14	Tagihan yang Telah Jatuh Tempo *Past Due Claims*	188.182	-	-	-	-	-	-	188.182
15	Aset Lainnya *Other Assets*	402.959	-	-	-	-	-	-	402.959
	Total	17.377.930	-	-	-	-	-	-	17.377.930

	31 Desember 2024 | December 31, 2024							
	Tagihan Bersih Berdasarkan Wilayah Net Billing Disclosure by Region							
	Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	-	-	-	-	-	-	-	-
	1.210.484	-	-	-	-	-	-	1.210.484
	6.136.935	-	-	-	-	-	-	6.136.935
	153.194	-	-	-	-	-	-	153.194
	451.669	-	-	-	-	-	-	451.669
	13.494.556	-	-	-	-	-	-	13.494.556

Risiko Kredit
Credit Risk

CRB: Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Individu
CRB: Disclosure of Net Claims by Economic Sector - Individual Banks

No.	Sektor Ekonomi Economic Sector	31 Desember 2025 | December 31, 2025						
		Tagihan Kepada Pemerintah Receivables to Government	**Tagihan Kepada Entitas Sektor Publik** Receivables from Public Sector Entities	**Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional** Due to Multilateral Development Banks and International Institutions	**Tagihan Kepada Bank** Receivables from Banks	**Tagihan Berupa *Covered Bond*** Covered Bond Receivables	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya** Receivables from Securities Companies and other Financial Services Institutions	**Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya** Receivables in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing Industry	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas, Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water, Cold Air	-	-	-	-	-	-	-
5	Pengelola Air, Limbah, Daur Ulang Sampah Water, Waste, Recycling Management	-	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-
7	Perdagangan, Reparasi, Rawat Mobil & Motor Trade, Repair, Maintenance of Cars & Motorcycles	-	-	-	-	-	-	-

	Kredit Beragun Rumah Tinggal Residential Mortgage	**Kredit Beragun Properti Komersial** Commercial Property Backed Loans	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Cultivation and Construction	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables to Corporations	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
							dalam jutaan Rupiah | In million Rupiah	
	-	-	-	-	-	419.441	-	-
	-	-	-	-	-	1.095.632	-	-
	-	-	-	-	-	1.892.253	-	-
	-	-	-	-	-	906.355	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	468.649	-	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2025 | December 31, 2025						
		Tagihan Kepada Pemerintah Receivables to Government	**Tagihan Kepada Entitas Sektor Publik** Receivables from Public Sector Entities	**Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional** Due to Multilateral Development Banks and International Institutions	**Tagihan Kepada Bank** Receivables from Banks	**Tagihan Berupa *Covered Bond*** Covered Bond Receivables	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya** Receivables from Securities Companies and other Financial Services Institutions	**Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya** Receivables in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-
9	Penyediaan Akomodasi, Makan dan Minum Provision of Accommodation, Food and Drink	-	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	-	-	-	-
12	*Real Estat* Real Estate	-	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	-
14	Penyewaan, Tenaga Kerja, Agen Perjalanan Rental, Labor, Travel Agency	-	-	-	-	-	-	-
15	Admin Pemerintahan, Pertahanan, Jam-Sos Admin Government, Defense, Jam-Sos	-	-	-	-	-	-	-

	Kredit Beragun Rumah Tinggal Residential Mortgage	**Kredit Beragun Properti Komersial** Commercial Property Backed Loans	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Cultivation and Construction	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables to Corporations	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
							dalam jutaan Rupiah | In million Rupiah	
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	1.480.393	-	-
	-	-	-	-	-	459.611	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	275.483	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2025 | December 31, 2025						
		Tagihan Kepada Pemerintah Receivables to Government	**Tagihan Kepada Entitas Sektor Publik** Receivables from Public Sector Entities	**Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional** Due to Multilateral Development Banks and International Institutions	**Tagihan Kepada Bank** Receivables from Banks	**Tagihan Berupa *Covered Bond*** Covered Bond Receivables	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya** Receivables from Securities Companies and other Financial Services Institutions	**Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya** Receivables in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
16	Pendidikan Education	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Sosial Human Health and Social Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-
20	Aktivitas RT Pemberi Kerja, Barang-Jasa Employer Household Activities, Goods and Services	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional, Ekstra Lain International Agency Activities, Other Extras	-	-	-	-	-	-	-
22	Rumah Tangga Household	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields	-	-	-	-	-	-	-
24	Lainnya Others	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

	Kredit Beragun Rumah Tinggal Residential Mortgage	**Kredit Beragun Properti Komersial** Commercial Property Backed Loans	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Cultivation and Construction	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables to Corporations	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
							dalam jutaan Rupiah | In million Rupiah	
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-
	-	-		-	-	-	-	
	-	-	-	-	1.851.836	-	188.182	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	1.851.836	6.997.817	188.182	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2024 | December 31, 2024						
		Tagihan Kepada Pemerintah Receivables to Government	**Tagihan Kepada Entitas Sektor Publik** Receivables from Public Sector Entities	**Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional** Due to Multilateral Development Banks and International Institutions	**Tagihan Kepada Bank** Receivables from Banks	**Tagihan Berupa *Covered Bond*** Covered Bond Receivables	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya** Receivables from Securities Companies and other Financial Services Institutions	**Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya** Receivables in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(18)	(19)	(20)	(21)	(22)	(623)	(24)	(25)	(26)
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fisheries							
2	Pertambangan dan Penggalian Mining and Quarrying							
3	Industri Pengolahan Manufacturing Industry							
4	Pengadaan Listrik, Gas, Uap/Air Panas, Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water, Cold Air							
5	Pengelola Air, Limbah, Daur Ulang Sampah Water, Waste, Recycling Management							
6	Konstruksi Construction							
7	Perdagangan, Reparasi, Rawat Mobil & Motor Trade, Repair, Maintenance of Cars & Motorcycles							
8	Pengangkutan dan Pergudangan Transportation and Warehousing							

	Kredit Beragun Rumah Tinggal Residential Mortgage	**Kredit Beragun Properti Komersial** Commercial Property Backed Loans	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Cultivation and Construction	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables to Corporations	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
								dalam jutaan Rupiah | In million Rupiah
						328.962		
						291.987		
						1.451.538		
						27.365		
					160			

No.	Sektor Ekonomi Economic Sector	31 Desember 2024 | December 31, 2024						
		Tagihan Kepada Pemerintah Receivables to Government	**Tagihan Kepada Entitas Sektor Publik** Receivables from Public Sector Entities	**Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional** Due to Multilateral Development Banks and International Institutions	**Tagihan Kepada Bank** Receivables from Banks	**Tagihan Berupa *Covered Bond*** Covered Bond Receivables	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya** Receivables from Securities Companies and other Financial Services Institutions	**Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya** Receivables in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(18)	(19)	(20)	(21)	(22)	(623)	(24)	(25)	(26)
9	Penyediaan Akomodasi, Makan dan Minum Provision of Accommodation, Food and Drink							
10	Informasi dan Komunikasi Information and Communication							
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities							
12	*Real Estat* Real Estate							
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities							
14	Penyewaan, Tenaga Kerja, Agen Perjalanan Rental, Labor, Travel Agency							
15	Admin Pemerintahan, Pertahanan, Jam-Sos Admin Government, Defense, Jam-Sos							
16	Pendidikan Education							

	Kredit Beragun Rumah Tinggal Residential Mortgage	**Kredit Beragun Properti Komersial** Commercial Property Backed Loans	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Cultivation and Construction	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables to Corporations	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
								dalam jutaan Rupiah | In million Rupiah
						2.719.653		
						716.396		
						394.550		

No.	Sektor Ekonomi Economic Sector	31 Desember 2024 | December 31, 2024						
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Due to Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables from Banks	Tagihan Berupa *Covered Bond* Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Receivables from Securities Companies and other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya Receivables in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(18)	(19)	(20)	(21)	(22)	(623)	(24)	(25)	(26)
17	Aktivitas Kesehatan Manusia dan Sosial Human Health and Social Activities							
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation							
19	Aktivitas Jasa Lainnya Other Service Activities							
20	Aktivitas RT Pemberi Kerja, Barang-Jasa Employer Household Activities, Goods and Services							
21	Aktivitas Badan Internasional, Ekstra Lain International Agency Activities, Other Extras							
22	Rumah Tangga Household							
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields							
24	Lainnya Others							
	Total		-	-	-	-	-	-

	Kredit Beragun Rumah Tinggal Residential Mortgage	**Kredit Beragun Properti Komersial** Commercial Property Backed Loans	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Cultivation and Construction	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables to Corporations	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)

dalam jutaan Rupiah | In million Rupiah

					1.210.324	200.161	164.150	
	-	-	-	-	1.210.483	6.130.612	164.150	-

Risiko Kredit
Credit Risk

CRB: Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu
CRB: Disclosure of Net Claims Based on Remaining Contract Term - Individual Banks

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 | December 31, 2025				
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Billing Disclosures Based on Remaining Contract Period				
		≤ 1 tahun year	> 1 thn s.d. 3 thn > 1 yrs s.d. 3 yrs	> 3 thn s.d. 5 thn > 3 yrs s.d. 5 yrs	> 5 thn yrs	Non-Contractual
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan kepada Pemerintah Claims on Sovereign	1.725.572	-	518.281	4.556.386	-
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Tagihan kepada Bank Claims on Banks	450.050	-	-	-	161.972
5	Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	48.839	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property Secured Loans	-	-	-	-	-
9	Kredit Beragun Properti Komersial Commercial Property Secured Loans	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans	-	-	-	-	-
11	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel/Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	1.851.773	64	-	-	-
13	Tagihan kepada Korporasi Claims on Corporate	1.371.598	1.552.430	704.214	3.369.640	-
14	Tagihan yang Telah Jatuh Tempo Past Due Claims	188.182	-	-	-	-
15	Aset Lainnya Other Assets	-	-	-	-	402.959
	Total	5.587.174	1.552.493	1.271.334	7.926.026	564.930

	31 Desember 2024 | December 31, 2024						
	Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables Based on Remaining Contractual Term						
	Total	≤ 1 tahun year	> 1 thn s.d. 3 thn > 1 yrs s.d. 3 yrs	> 3 thn s.d. 5 thn > 3 yrs s.d. 5 yrs	> 5 thn yrs	Non-Contractual	Total
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
							dalam jutaan Rupiah | In million Rupiah
	6.800.239	2.264.310	-	-	802.569	269.046	3.335.925
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	612.022	2.150.366	-	-	-	55.983	2.206.350
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	48.839	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	1.851.836	1.210.396		87	-	-	1.210.483
	6.997.881	901.852	3.432.726	767.562	1.028.472	-	6.130.612
	188.182	164.150	-	-	-	-	164.150
	402.959	-	-	-	-	451.669	451.669
	16.901.958	6.691.075	3.432.726	767.649	1.831.041	776.699	13.499.189

Risiko Kredit
Credit Risk

CRB: Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank Secara Individu
CRB: Disclosure of Claims and Provisions by Region - Individual Banks

No.	Keterangan Description	31 Desember 2025 | December 31, 2025						
		Wilayah | Area						
		Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin
(1)	(2)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Claims	16.786.789	-	-	-	-	-	-
2	Tagihan yang mengalami penurunan nilai Impairment losses on Receivables	318.690	-	-	-	-	-	-
	a. Belum jatuh tempo Current	-	-	-	-	-	-	-
	b. Telah jatuh tempo Due date	318.690	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - *Stage* 1 Reserve for impairment losses (CKPN) - Stage 1	27.220	-	-	-	-	-	-
4	Cadangan kerugian penurunan nilai (CKPN) - *Stage* 2 Reserve for impairment losses (CKPN) - Stage 2	36.256	-	-	-	-	-	-
5	Cadangan kerugian penurunan nilai (CKPN) - *Stage* 3 Reserve for impairment losses (CKPN) - Stage 3	94.252	-	-	-	-	-	-
6	Tagihan yang dihapus buku Write-off	376.081	-	-	-	-	-	-

	31 Desember 2024 | December 31, 2024								
	Wilayah | Area								
	Total	Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(20)
	dalam jutaan Rupiah | In million Rupiah								
	16.786.789	12.889.693	-	-	-	-	-	-	12.889.693
	318.690	153.194	-	-	-	-	-	-	153.194
	-	-	-	-	-	-	-	-	-
	318.690	153.194	-	-	-	-	-	-	153.194
	27.220	61.676	-	-	-	-	-	-	61.676
	36.256	18.397	-	-	-	-	-	-	18.397
	94.252	24.411	-	-	-	-	-	-	24.411
	376.081	99.412	-	-	-	-	-	-	99.412

Risiko Kredit
Credit Risk

CRB : Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank Secara Individu
Billing Disclosure and Reservation Based on Economic Sector - Individual Banks

No.	Sektor Ekonomi Economic Sector	31 Desember 2025 | December 31, 2025 Tagihan Receivables
(1)	(2)	(3)
	31 Desember 2025 | December 31, 2025	
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fisheries	419.441
2	Pertambangan dan Penggalian Mining and excavation	1.095.632
3	Industri Pengolahan Manufacturing	1.892.253
4	Pengadaan Listrik, Gas, Uap/Air Panas, Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water, Cold Air	906.355
5	Pengelola Air, Limbah, Daur Ulang Sampah Water, Waste, Waste Recycling Management	-
6	Konstruksi Construction	-
7	Perdagangan, Reparasi, Rawat Mobil & Motor Trading, Repair, Car & Motorcycle Maintenance	468.649
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-
9	Penyediaan Akomodasi, Makan dan Minum Accommodation, food and drink	-
10	Informasi dan Komunikasi Information and Communication	1.480.393
11	Aktivitas Keuangan dan Asuransi Information and Communication	459.611
12	*Real Estat* Real Estate	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	275.483
14	Penyewaan, Tenaga Kerja, Agen Perjalanan Rentals, Labor, Travel Agents	-
15	Admin Pemerintahan, Pertahanan, Jam-Sos Government Admin, Defense, Social Security	-
16	Pendidikan Education	-
17	Aktivitas Kesehatan Manusia dan Sosial Human Health And Social Activities	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	-

	Tagihan yang Mengalami Penurunan Nilai Impairment Losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	Tagihan yang Dihapus Buku Write-off
	Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date				
	(4)	(5)	(6)	(7)	(8)	(9)
						dalam jutaan Rupiah | In million Rupiah
	-	-	771	-	-	-
	-	-	2.121	-	-	-
	-	-	3.535	-	-	-
	-	-	1.802	-	-	-
	-	-	448	-	-	-
	-	-	-			
	-	-	1.689	-	-	-
	-	-	267	-	-	-
			-			
			250			
	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2025 | December 31, 2025
		Tagihan Receivables
(1)	(2)	(3)
19	Aktivitas Jasa Lainnya Other Service Activities	-
20	Aktivitas RT Pemberi Kerja, Barang-Jasa Employer Household Activities, Goods and Services	-
21	Aktivitas Badan Internasional, Ekstra Lain International Agency Activities, Other Extras	-
22	Rumah Tangga Household	1.851.836
23	Bukan Lapangan Usaha Lainnya Non-Business Fields	-
24	Lainnya Others	-
	Total	8.849.653

No.	Sektor Ekonomi Economic Sector	31 Desember 2024 | December 31, 2024
		Tagihan Receivables
(1)	(2)	(3)
	31 Desember 2025 | December 31, 2025	
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fisheries	328.962
2	Pertambangan dan Penggalian Mining and excavation	291.987
3	Industri Pengolahan Manufacturing	1.451.538
4	Pengadaan Listrik, Gas, Uap/Air Panas, Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water, Cold Air	27.365
5	Pengelola Air, Limbah, Daur Ulang Sampah Water, Waste, Waste Recycling Management	-
6	Konstruksi Construction	-
7	Perdagangan, Reparasi, Rawat Mobil & Motor Trading, Repair, Car & Motorcycle Maintenance	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-
9	Penyediaan Akomodasi, Makan dan Minum Accommodation, food and drink	-
10	Informasi dan Komunikasi Information and Communication	2.719.653

	Tagihan yang Mengalami Penurunan Nilai Impairment Losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	Tagihan yang Dihapus Buku Write-off
	Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date				
	(4)	(5)	(6)	(7)	(8)	(9)
						dalam jutaan Rupiah | In million Rupiah
	-	-	-	-	-	-
	-	318.690	16.338	36.256	94.252	376.081
	-	318.690	27.220	36.256	94.252	376.081

	Tagihan yang Mengalami Penurunan Nilai Impairment Losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	Tagihan yang Dihapus Buku Write-off
	Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date				
	(4)	(5)	(6)	(7)	(8)	(9)
						dalam jutaan Rupiah | In million Rupiah
	-	-	2.651	-	-	-
	-	-	1.354	-	-	-
	-	-	10.585	-	-	-
	-	-	186	-	-	-
	-	-	-	-	-	-
	-	-	-			
	-	-	23.035	-	-	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2024 | December 31, 2024
		Tagihan Receivables
(1)	(2)	(3)
11	Aktivitas Keuangan Dan Asuransi Information and Communication	716.396
12	Real Estat Real Estate	394.550
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	-
14	Penyewaan, Tenaga Kerja, Agen Perjalanan Rentals, Labor, Travel Agents	-
15	Admin Pemerintahan, Pertahanan, Jam-Sos Government Admin, Defense, Social Security	-
16	Pendidikan Education	-
17	Aktivitas Kesehatan Manusia Dan Sosial Human Health And Social Activities	-
18	Kesenian, Hiburan Dan Rekreasi Arts, Entertainment and Recreation	-
19	Aktivitas Jasa Lainnya Other Service Activities	
20	Aktivitas RT Pemberi Kerja, Barang-Jasa Employer Household Activities, Goods and Services	-
21	Aktivitas Badan Internasional, Ekstra Lain International Agency Activities, Other Extras	-
22	Rumah Tangga Household	1.210.324
23	Bukan Lapangan Usaha Lainnya Non-Business Fields	-
24	Lainnya Others	-
	Total	7.140.774

	Tagihan yang Mengalami Penurunan Nilai Impairment Losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	Tagihan yang Dihapus Buku Write-off
	Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date				
	(4)	(5)	(6)	(7)	(8)	(9)
						dalam jutaan Rupiah | In million Rupiah
	-	-	5.189	-	-	-
			2.823			
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	153.194	14.413	18.397	24.411	99.412
	-	153.194	60.236	18.397	24.411	99.412

Risiko Kredit
Credit Risk

CRB: Pengungkapan Tagihan Berdasarkan Hari Tunggakan - Bank Secara Individu
CRB: Disclosure of Bills Based on Days of Overdue - Individual Banks

No.	Jenis Eksposur Types of Exposure	31 Desember 2025 | December 31, 2025				31 Desember 2024 | December 31, 2024			
		Tagihan Berdasarkan Hari Tunggakan Receivables Based on Days Overdue				Tagihan Berdasarkan Hari Tunggakan Receivables Based on Days Overdue			
		>90 hari s.d. 120 hari >90 days until 120 days	>120 hari s.d. 180 hari >120 days until 180 days	>180 hari days	Total	>90 hari s.d. 120 hari >90 days until 120 days	>120 hari s.d. 180 hari >120 days until 180 days	>180 hari days	Total
a	b	c	d	e	f	g	h	i	j
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans included in Past Due Claims	51.802	88.151	9.558	149.510	20.085	29.766	11.054	60.904
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo Securities included in Past Due Claims	-	-	-	-	-	-	-	-
	Total	51.802	88.151	9.558	149.510	20.085	29.766	11.054	60.904

Risiko Kredit
Credit Risk

CRB-A: Pengungkapan Tambahan Terkait Perlakuan terhadap Aset Bermasalah
CRB-A: Additional Disclosures Regarding Treatment of Non-Performing Assets

1. **Definisi dan Klasifikasi Aset Bermasalah (*Non-Performing Assets*)**

   Dalam kerangka manajemen risiko kredit, Allo Bank mengklasifikasikan aset keuangan ke dalam kategori "Bermasalah" atau Non-Performing apabila aset tersebut memenuhi kriteria default atau gagal bayar. Bank menetapkan definisi default ketika debitur telah melewati jatuh tempo pembayaran pokok dan/atau bunga lebih dari 90 (sembilan puluh) hari atas kewajiban kredit yang material.

   Aset yang dikategorikan sebagai Non-Performing diklasifikasikan ke dalam *Stage* 3 (Eksposur yang Mengalami Penurunan Nilai Kredit), di mana pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) dilakukan berdasarkan estimasi kerugian kredit ekspektasian sepanjang umur aset (*Lifetime Expected Credit Loss*).

1. **Definition and Classification of Non-Performing Assets**

   Within its loan risk management framework, Allo Bank classifies financial assets as "Non-Performing" if they meet the criteria for defaulting. The Bank defines a default when a debtor is more than 90 (ninety) days past due on a material credit obligation.

   Assets categorized as Non-Performing are classified into Stage 3 (Loan-Impaired Exposures), wherein the provision for impairment losses (CKPN) is based on the estimated expected loan losses over the life of the asset (Lifetime Expected Loan Loss).

2. Kebijakan dan Status Restrukturisasi Kredit

Kebijakan restrukturisasi kredit Bank mencakup modifikasi persyaratan kredit, konversi kredit menjadi instrumen lain, atau kombinasi keduanya, yang diberikan kepada debitur yang mengalami kesulitan keuangan namun masih memiliki prospek usaha yang baik. Kerugian yang timbul dari restrukturisasi diakui apabila nilai tunai penerimaan kas masa depan lebih kecil dari nilai tercatat kredit sebelum restrukturisasi.

Berdasarkan data posisi per 31 Desember 2025, Bank mencatatkan bahwa tidak terdapat kredit yang direstrukturisasi pada tahun berjalan, baik untuk segmen korporasi maupun ritel. Hal ini mengindikasikan bahwa portofolio kredit Bank dikelola tanpa memerlukan modifikasi persyaratan kontrak akibat penurunan kemampuan bayar debitur secara signifikan pada periode pelaporan.

3. Kebijakan Penghapusbukuan (*Write-Off*)

Bank menerapkan kebijakan hapus buku (*write-off*) terhadap kredit yang dinilai tidak memiliki prospek pemulihan yang realistis setelah seluruh upaya penagihan dilakukan atau hubungan normal dengan debitur telah berakhir. Penghapusbukuan dilakukan dengan mendebit akun cadangan kerugian penurunan nilai yang telah dibentuk sebelumnya.

Sepanjang tahun 2025, Bank telah melakukan penghapusbukuan kredit sebesar Rp376,08 miliar. Meskipun kredit telah dihapusbukukan dari neraca (*on-balance sheet*), Bank tetap melakukan upaya penagihan dan pemulihan, di mana penerimaan kembali (*recovery*) atas kredit yang telah dihapusbukukan akan dicatat sebagai penyesuaian pada akun cadangan kerugian atau pendapatan operasional lainnya.

4. Analisis Eksposur Aset Bermasalah

Mengacu pada data Tabel CRB-A per 31 Desember 2025, total nilai tercatat bruto untuk kredit yang masuk dalam kategori *Non-Performing* (Kualitas Kurang Lancar, Diragukan, dan Macet) adalah sebesar Rp149,5 miliar. Terhadap eksposur tersebut, Bank telah membentuk CKPN sebesar Rp94,2 miliar.

2. Loan Restructuring Policy and Status

The Bank's loan restructuring policy includes modifying loan terms, converting loan into other instruments, or a combination of both. These are granted to debtors experiencing financial difficulties but still with good business prospects. Losses arising from restructuring are recognized if the present value of future cash receipts is less than the carrying amount of the loan before restructuring.

Based on data as of 31 December, 2025, the Bank has recorded no restructured loans during the year in either its corporate or retail segments. This indicates that the Bank's loan portfolio was managed without requiring modifications to contractual terms resulting from a significant decline in debtors' repayment capacity during the reporting period.

3. Write-Off Policy

The Bank implements a write-off policy for loans deemed to have no realistic prospect of recovery after all collection efforts have been exhausted or the normal relationship with the debtor has ended. Write-offs are conducted by debiting the Bank's previously established allowance for impairment losses account.

Throughout 2025, the Bank wrote off Rp376.08 billion in loans. Although the loans have been written off from its balance sheet, the Bank continued to undertake collection and recovery efforts, with the recovery of written-off loans recorded as an adjustment to the allowance for impairment losses account or other operating income.

4. Analysis of Non-Performing Asset Exposure

The Bank's total gross carrying value of loans categorized as Non-Performing (Substandard, Doubtful, and Loss) was Rp149.5 billion. This number was taken with reference to Table CRB-A data as of 31 December, 2025. For this exposure, the Bank has provided Rp94.2 billion in allowances for impairment losses.

Risiko Kredit
Credit Risk

CRB-A : Pengungkapan Tambahan Terkait Perlakuan terhadap Aset Bermasalah
CRB-A: Additional Disclosures Regarding Treatment of Non-Performing Assets

		Performing (Kualitas L dan DPK) Performing (L and DPK Quality)	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN
		a	b
1	Surat Berharga Securities	6.742.969	-
2	Kredit Loans	8.991.221	63.476
	a. Korporasi Corporate	6.733.727	10.882
	b. Ritel Retail	2.257.494	52.594
3	Transaksi Rekening Administratif Administrative Account Transactions	-	-

Risiko Kredit
Credit Risk

CRB-A: Pengungkapan Aset Restrukturisasi *Performing* dan *Non-Performing*
CRB-A: Disclosure of Performing and Non-Performing Restructuring Assets

		Performing (Kualitas L dan DPK) Performing (L and DPK Quality)		*Non Performing* (Kualitas KL, D, M) Non Performing (KL, D, M quality)	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
		a	b	c	d
1	Surat Berharga Securities	6.742.969	-	-	-
2	Kredit Loans	8.991.221	63.476	149.510	94.252
	a. Korporasi Corporate	6.733.727	10.882	-	-
	b. Ritel Retail	2.257.494	52.594	149.510	94.252
3	Transaksi Rekening Administratif Administrative Account Transactions	-	-	-	-

	Non Performing					
	Tagihan yang Mengalami Penurunan Nilai Impairment losses on Receivables		**Tagihan yang Tidak Mengalami Penurunan Nilai** Claims That are Not Impaired in Value			
			Memiliki Tunggakan >90 Hari Have >90 Days in Arrears		**Memiliki Tunggakan >90 Hari** Have >90 Days in Arrears	
	Nilai Tercatat Bruto Gross Carrying Amount	**CKPN**	**Nilai Tercatat Bruto** Gross Carrying Amount	**CKPN**	**Nilai Tercatat Bruto** Gross Carrying Amount	**CKPN**
	c	d	e	f	g	h
	-	-	-	-	-	-
	149.510	94.252	-	-	-	-
	-	-	-	-	-	-
	149.510	94.252	-	-	-	-
	-	-	-	-	-	-

	Stage 1		Stage 2		Stage 3	
	Nilai Tercatat Bruto Gross Carrying Amount	**CKPN**	**Nilai Tercatat Bruto** Gross Carrying Amount	**CKPN**	**Nilai Tercatat Bruto** Gross Carrying Amount	**CKPN**
	e	f	g	h	i	j
	-	-	-	-	-	-
	8.822.041	27.220	169.180	36.256	149.510	94.252
	6.733.727	10.882	-	-	-	-
	2.088.314	16.338	169.180	36.256	149.510	94.252
	-	-	-	-	-	-

Risiko Kredit
Credit Risk

CRC: Pengungkapan Kualitatif Terkait Teknik MRK
CRC: Qualitative Disclosures Related to MRK Techniques

1. **Kebijakan Umum Mitigasi Risiko Kredit**

   Dalam rangka mengelola profil risiko yang sehat, Allo Bank menerapkan teknik Mitigasi Risiko Kredit (MRK) sebagai bagian integral dari strategi manajemen risiko Bank. Penerapan teknik MRK bertujuan untuk meminimalkan potensi kerugian akibat kegagalan debitur atau pihak lawan (*counterparty*) dalam memenuhi kewajibannya, serta untuk perhitungan Aset Tertimbang Menurut Risiko (ATMR) Risiko Kredit yang lebih efisien sesuai ketentuan regulator.

   Kebijakan Bank dalam penggunaan teknik MRK mencakup proses identifikasi, pengukuran, pemantauan, dan pengendalian terhadap efektivitas agunan atau penjaminan yang diterima. Bank memastikan bahwa seluruh instrumen mitigasi risiko yang digunakan telah memenuhi aspek legalitas agar dapat dieksekusi secara efektif, dengan tetap mengedepankan prinsip kehati-hatian dalam setiap pengelolaannya.

2. **Agunan Finansial yang Diakui (*Eligible Financial Collateral*)**

   Bank mengakui agunan finansial sebagai faktor pengurang dalam perhitungan ATMR Risiko Kredit apabila agunan tersebut memenuhi kriteria sebagai agunan yang diperkenankan (*eligible collateral*) sesuai dengan peraturan Otoritas Jasa Keuangan (OJK) yang berlaku.

   Berdasarkan posisi per 31 Desember 2025, tagihan yang dijamin dengan teknik MRK pada portofolio Bank bersumber dari kredit dengan jaminan berupa Simpanan Berjangka (Deposito). Penggunaan agunan tunai (*cash collateral*) berupa deposito ini memberikan kepastian pemulihan yang tinggi dan likuiditas yang memadai apabila terjadi kondisi gagal bayar (*default*) pada debitur.

3. **Pengelolaan dan Penilaian Instrumen Mitigasi Risiko Kredit**

   Sebagai bagian dari penerapan prinsip kehati-hatian, Bank menetapkan kerangka kerja pengelolaan agunan yang komprehensif untuk memastikan efektivitas instrumen Mitigasi Risiko Kredit (MRK). Bank mengelola seluruh jenis agunan melalui pendekatan yang terstandarisasi dengan fokus pada pilar-pilar sebagai berikut:
   - Aspek Legalitas dan Pengikatan Agunan: Bank senantiasa memastikan bahwa setiap instrumen mitigasi risiko memiliki dasar hukum yang kuat melalui proses pengikatan agunan yang sah dan sempurna. Hal

1. **General Loan Risk Mitigation Policy**

   To maintain a healthy risk profile, Allo Bank implements various Loan Risk Mitigation (MRK) techniques as an integral part of its risk management strategy. These MRK techniques are designed to minimize potential losses due to debtor or counterparty failure to fulfill their obligations, as well as to more efficiently calculate Loan Risk Weighted Assets (RWA) in accordance with regulatory requirements.

   The Bank's policy on its use of MRK techniques includes its identification, measurement, monitoring, and control of the effectiveness of collateral or guarantees it has received. The Bank ensures that all risk mitigation instruments it uses meet legal requirements for effective execution, all while prioritizing the principle of prudence in their management.

2. **Eligible Financial Collateral**

   The Bank recognizes financial collateral as a deduction in its calculation of Loan Risk RWA if it meets the criteria for eligible collateral in accordance with applicable Financial Services Authority (OJK) regulations.

   Based on its position as of 31 December, 2025, all receivables secured by the Bank's MRK technique in its portfolio originate from loans secured by Time Deposits. The Bank's use of cash collateral in the form of deposits provides high certainty of recovery and adequate liquidity in the event of a debtor default.

3. **Management and Assessment of Loan Risk Mitigation Instruments**

   As part of its implementation of prudential principles, the Bank has established a comprehensive collateral management framework to ensure the effectiveness of its Loan Risk Mitigation (MRK) instruments. The Bank manages all types of collateral through a standardized approach by focusing on the following pillars:
   - Legality and Collateral Binding: The Bank consistently ensures that each risk mitigation instrument has a strong legal basis through a valid and complete collateral binding process. This is done to ensure legal certainty

ini dilakukan untuk menjamin kepastian hukum serta memberikan hak prioritas bagi Bank dalam melakukan eksekusi atau likuidasi aset secara efektif guna memulihkan eksposur kredit apabila terjadi kondisi wanprestasi.

- Pemantauan dan Penilaian Berkelanjutan: Bank melakukan evaluasi dan pemantauan nilai wajar agunan secara berkala untuk memastikan kecukupan rasio penutupan agunan (*collateral coverage ratio*) sepanjang masa tenor kredit. Proses penilaian dilakukan dengan merujuk pada standar penilaian yang berlaku guna memitigasi risiko penurunan nilai aset serta memastikan bahwa mitigasi risiko tetap relevan dengan kondisi pasar.
- Integritas Administrasi dan Pengamanan Agunan: Bank menerapkan sistem administrasi dan penyimpanan dokumen agunan yang aman dan terpusat. Hal ini bertujuan untuk menjaga integritas aset, mencegah terjadinya penggunaan ganda (*double pledging*), serta memastikan bahwa pengalihan atau pelepasan hak atas agunan hanya dapat dilakukan melalui prosedur otorisasi yang ketat sesuai dengan kebijakan internal Bank.

4. Analisis Konsentrasi Risiko Kredit Terkait Mitigasi Risiko Kredit (MRK)

Dalam mengelola konsentrasi risiko kredit, Bank senantiasa mengedepankan prinsip kehati-hatian dengan memprioritaskan penggunaan instrumen Mitigasi Risiko Kredit (MRK) yang memenuhi kriteria aset berkualitas tinggi serta memiliki daya likuiditas yang memadai.

Bank menilai bahwa risiko konsentrasi terhadap pihak lawan mitigasi (*counterparty risk*) berada pada tingkat yang sangat minimal. Hal ini dikarenakan mitigasi risiko tidak bergantung pada penjaminan pihak ketiga, melainkan pada agunan kas yang dikuasai sepenuhnya oleh Bank.

Strategi ini merupakan bagian integral dari kebijakan manajemen risiko Bank yang komprehensif. Melalui pendekatan yang terukur, Bank berkomitmen untuk menjaga stabilitas portofolio kredit serta memastikan pertumbuhan bisnis yang berkelanjutan melalui penguatan struktur mitigasi risiko.

and to provide the Bank with priority rights in effectively executing or liquidating assets to recover loan exposure in the event of a default.

- Continuous Monitoring and Assessment: The Bank periodically evaluates and monitors the fair value of collateral to ensure the adequacy of the collateral coverage ratio throughout the loan term. The assessment process is conducted in accordance with applicable valuation standards to mitigate the risk of asset impairment and ensure that risk mitigation remains relevant to market conditions.
- Administrative Integrity and Collateral Security: The Bank implements a secure and centralized collateral document administration and storage system. This aims to maintain asset integrity, prevent double pledging and to ensure that the transfer or release of collateral rights can only be carried out through strict authorization procedures in accordance with the Bank's internal policies.

4. Analysis of Loan Risk Concentration Related to Loan Risk Mitigation (MRK)

In managing loan risk concentration, the Bank consistently prioritizes the principle of prudence by focusing on its use of Loan Risk Mitigation (MRK) instruments that meet the criteria for high-quality assets and have adequate liquidity.

The Bank has assessed that its concentration risk to counterparty mitigation is minimal. This is because its risk mitigation does not rely on third-party guarantees, but rather on cash collateral held entirely by the Bank.

This strategy serves as an integral part of the Bank's comprehensive risk management policy. Through a measured approach, the Bank is committed to maintaining loan portfolio stability and ensuring sustainable business growth by strengthening its risk mitigation structure.

Risiko Kredit
Credit Risk

Pengungkapan Kuantitatif Terkait Teknik MRK (CR3)
Quantitative Disclosures Related to MRK Techniques (CR3)

Bank Secara Individu
Bank Individually

		Tagihan yang Tidak Dijamin dengan Teknik MRK Claims Unguaranteed with MRK Techniques	**Tagihan yang Dijamin dengan Teknik MRK** Claims Guaranteed with MRK Techniques	**Tagihan yang Dijamin dengan Agunan** Claims Secured by Collateral	**Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit** Claims Secured by Guarantee, Guarantee and/or Credit Insurance	**Tagihan yang Dijamin dengan Derivatif Kredit** Claims Secured by Credit Derivatives
		a	**b**	**c**	**d**	**e**
						dalam jutaan Rupiah | In million Rupiah
1	Kredit Loans	8.480.308	341.733	6.983.908	-	
2	Surat Berharga Securities	6.694.544	-	-	-	
3	Total	15.174.853	341.733	6.983.908	-	
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo Maturity Loans and Securities	318.690	-	-	-	

Pengungkapan Tambahan
Additional Disclosure

Tagihan yang dijamin dengan Teknik MRK dikontribusi oleh kredit dengan jaminan Simpanan Berjangka (Deposito)
Bills guaranteed by the MRK technique are contributed by credit with Term Deposit collateral.

Risiko Kredit
Credit Risk

CRD: Pengungkapan Penggunakan Peringkat Kredit Eksternal
CRD: Disclosure of Use of External Credit Ratings

1. **Kebijakan Penggunaan Peringkat Kredit Eksternal**
   Dalam rangka perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit dengan Pendekatan Standar, Allo Bank menggunakan peringkat yang diterbitkan oleh Lembaga Pemeringkat Eksternal (*External Credit Assessment Institutions/ECAI*) yang telah diakui dan terdaftar di Otoritas Jasa Keuangan (OJK).

   Penggunaan peringkat kredit eksternal ini bertujuan untuk menetapkan bobot risiko yang akurat dan objektif terhadap aset-aset produktif Bank, serta sebagai salah satu parameter utama dalam analisis risiko kredit, khususnya untuk portofolio *treasury* dan penempatan dana pada pihak ketiga.

2. **Lembaga Pemeringkat yang Digunakan**
   Berdasarkan aktivitas bisnis dan portofolio surat berharga yang dimiliki, Bank menggunakan peringkat yang diterbitkan oleh lembaga pemeringkat domestik yang kredibel, yaitu:
   - PT Pemeringkat Efek Indonesia (Pefindo)
     Pefindo juga merupakan lembaga yang memberikan peringkat korporasi bagi Allo Bank dengan peringkat "idA" (*Single A*) dengan prospek Stabil (*Stable*), yang mencerminkan kemampuan Bank yang kuat dalam memenuhi komitmen keuangan jangka panjangnya.

3. **Jenis Eksposur yang Menggunakan Peringkat Eksternal**
   Peringkat kredit eksternal digunakan untuk penilaian risiko pada jenis-jenis eksposur sebagai berikut:
   - Eksposur Surat Berharga: Digunakan untuk menilai kelayakan kredit penerbit surat utang (obligasi) yang berada dalam portofolio investasi Bank, baik yang diklasifikasikan sebagai *Fair Value through Other Comprehensive Income* (FVOCI) maupun biaya perolehan diamortisasi. Informasi dari penilai kredit eksternal digunakan untuk memitigasi risiko pada produk-produk treasury.
   - Eksposur kepada Bank dan Korporasi: Digunakan untuk penentuan bobot risiko pada tagihan kepada bank lain atau korporasi yang memiliki peringkat, guna memastikan perhitungan ATMR Risiko Kredit yang sesuai dengan profil risiko *counterparty.*

1. **External Loan Rating Policy**
   To calculate Risk-Weighted Assets (RWA) for any Loan Risks using a Standardized Approach, Allo Bank uses ratings issued by recognized External Loan Assessment Institutions (ECAI) registered with the Financial Services Authority (OJK).

   The use of these external loan ratings is designed to assign accurate and objective risk weights to the Bank's productive assets and serves as a key parameter in loan risk analysis, particularly for its treasury portfolio and placements with third parties.

2. **Rating Agencies Used**
   In accordance with its business activities and securities portfolio, the Bank uses ratings issued by the following credible domestic rating agencies:
   - PT Pemeringkat Efek Indonesia (Pefindo)
     Pefindo also provides a corporate rating for Allo Bank. It has bestowed the Bank with an "idA" (Single A) rating with a Stable outlook, reflecting the Bank's strong ability to meet its long-term financial commitments.

3. **Types of Exposures Using External Ratings**
   External loan ratings are used to assess risk for the following types of exposures:
   - Securities Exposure: Used to assess the loanworthiness of debt securities (bonds) issuers within the Bank's investment portfolio, whether classified as Fair Value through Other Comprehensive Income (FVOCI) or at amortized cost. Information from external loan assessors is used to mitigate risks in treasury products.
   - Exposures to Banks and Corporations: Used to determine the risk weighting of receivables from other banks or corporations with ratings. This is done to ensure that the calculation of Loan Risk Risk Weighted Assets (RWA) are appropriate to the counterparty's risk profile.

Risiko Kredit
Credit Risk

Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4)
Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4)

Bank Secara Individu
Bank Individually

	Kategori Portfolio Portfolio Category
1	Tagihan kepada Pemerintah Claims on Sovereign
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entity
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank Claims on Banks
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims to Securities Companies and Other Financial Services Institutions
5	Tagihan berupa Covered Bond Covered Bond Claims
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum Claims on Corporations - General Corporate Exposure
	Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain Claims to securities companies and other financial services institutions
	Eksposur Pembiayaan Khusus Special Financing Exposure
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolios

	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Implementation of FKK and MRK Techniques		**Tagihan Bersih Setelah penerapan FKK dan Teknik MRK** Net Claims After implementing FKK and MRK Techniques		**ATMR dan Rata-Rata Bobot Risiko** ATMR and Average Risk Weight	
	Laporan Posisi Keuangan Financial Position Statement	**TRA**	**Laporan Posisi Keuangan** Financial Position Statement	**TRA**	**ATMR**	**Rata-Rata Bobot Risiko** Average Weight Risk (e/(c+d)
	a	**b**	**c**	**d**	**e**	**f**
						dalam jutaan Rupiah | In million Rupiah
	7.271.988	-	7.271.988	-	-	0,0%
	-	-	-	-	-	0,0%
	-	-	-	-	-	-
	612.022	-	612.022	-	122.404	20,0%
	-	-	-	-	-	0,0%
	-	-	-	-	-	-
	6.751.681	2.898.022	6.731.308	289.802	6.731.308	95,9%
			-	-	-	-
	-	-	-	-	-	0,0%
	48.839	-	48.839	-	73.259	150,0%
	2.102.260	3.755.683	1.851.836	375.568	1.388.877	62,4%

Kategori Portfolio
Portfolio Category

9	Kredit Beragun Properti Loans Secured by Property
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backaged Loans whose Payments Are Not Materially Dependent on Property Cash Flow
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Residential Property-Backaged Loans whose Payments Depend Materially on the Property's Cash Flows
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Where Payments Are Not Materially Dependent on Property Cash Flows
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Where Payments Depend Materially on the Property's Cash Flows
	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans
10	Aset Lainnya Other Assets
11	Tagihan yang Telah Jatuh Tempo Past Due Claims
12	Kredit Pegawai Pensiun Employee Loan/Pension
13	Total

Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Claims After implementing FKK and MRK Techniques		ATMR dan Rata-Rata Bobot Risiko ATMR and Average Risk Weight	
Laporan Posisi Keuangan Financial Position Statement	**TRA**	**Laporan Posisi Keuangan** Financial Position Statement	**TRA**	**ATMR**	**Rata-Rata Bobot Risiko** Average Weight Risk (e/(c+d)
a	**b**	**c**	**d**	**e**	**f**
					dalam jutaan Rupiah | In million Rupiah
-	-	-	-	-	-
-	-	-	-	-	0,0%
-	-	-	-	-	0,0%
-	-	-	-	-	0,0%
-	-	-	-	-	0,0%
-	-	-	-	-	0,0%
402.959	-	402.959	-	400.387	99,4%
188.182	-	188.182	-	214.212	113,8%
-	-	-	-	-	0,0%
17.377.930	6.653.705	17.107.134	665.371	8.930.448	50,2%

Pengungkapan Tambahan
Additional Disclosure

1. Dalam perhitungan CKPN Bank berpedoman pada PSAK 71 dimana Bank menggunakan faktor kuantitatif termasuk penentuan status berdasarkan hari tunggakan dan informasi kualitatif lainnya yang bisa mengindikasikan telah terjadi peningkatan risiko kredit signifikan dan gagal bayar (*default*)
2. Dalam pengenaan FKK, Bank berpedoman pada ketentuan Perhitungan ATMR untuk Risiko Kredit dengan Pendekatan Standar Bagi Bank Umum
3. Pengenaan MRK pada perhitungan Bank berasal dari Agunan yang menjadi faktor pengurang tagihan bersih pada Laporan Posisi Keuangan
1. In calculating CKPN, the Bank is guided by PSAK 71 where the Bank uses quantitative factors including determining status based on days of arrears and other qualitative information which can indicate that there has been a significant increase in credit risk and default
2. In imposing FKK, the Bank is guided by the provisions for calculating RWA for Credit Risk using the Standard Approach for Commercial Banks
3. The imposition of MRK in the Bank's calculations comes from Collateral which is a factor reducing net claims in the Statement of Financial Position

Risiko Kredit
Credit Risk

Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5)
Exposure Disclosure by Asset Class and Risk Weight (CR5)

Bank Secara Individu
Bank Individually

	Kategori Portfolio Portfolio Category	**0%**	**20%**	**50%**	**100%**	**150%**	**Lainnya** Others	**Tagihan Bersih Setelah FKK dan Teknik MRK** Net Claims After FKK and MRK Techniques
1	Tagihan Kepada Pemerintah Receivables on Sovereign	7.271.988	-	-	-	-	-	7.271.988

	Kategori Portfolio Portfolio Category	**20%**	**50%**	**100%**	**150%**	**Lainnya** Others	**Tagihan Bersih Setelah FKK dan Teknik MRK** Net Claims After FKK and MRK Techniques
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entity	-	-	-	-	-	7.271.988

	Kategori Portfolio Portfolio Category	**0%**	**20%**	**30%**	**50%**	**100%**	**150%**	**Lainnya** Others	**Tagihan Bersih Setelah FKK dan Teknik MRK** Net Claims After FKK and MRK Techniques
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks an International Institutions	7.271.988	-		-	-	-	-	7.271.988

	Kategori Portfolio Portfolio Category	**20%**	**30%**	**40%**	**50%**	**75%**	**100%**	**150%**	**Lainnya** Others	**Tagihan Bersih Setelah FKK dan Teknik MRK** Net Claims After FKK and MRK Techniques
4	Tagihan kepada Bank Claims on Banks	612.022	-	-	-	-	-	-	-	612.022
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-

	Kategori Portfolio Portfolio Category	10%	15%	20%	25%	35%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
5	Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-	-	-	-	-	-

	Kategori Portfolio Portfolio Category	20%	50%	65%	75%	80%	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
6	Tagihan kepada Korporasi Umum Claims on General Corporations	-	-	-	-	-	-	6.751.681	-	-	-	7.021.110
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-		-	-		-	-	-
	Eksposur Pembiayaan Khusus Special Financing Exposure	-	-		-	-		-	-	-	-	-

	Kategori Portfolio Portfolio Category	75%	100%	150%	250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	48.839	-	-	-	48.839

	Kategori Portfolio Portfolio Category	45%	67,5%	75%	85%	100%	112,5%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro Businesses, Small Businesses, and Retail Portfolios	-	-	1.851.836	-	250.423	-	-	-	2.227.405

	Kategori Portfolio Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%
9	Kredit Beragun Properti Property Mortgage Loans								
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backaged Loans whose Payments Are Not Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-
	tanpa pendekatan pembagian kredit without a loan sharing approach	-	-	-	-	-	-	-	-
	dengan menggunakan pendekatan pembagian kredit (dijamin) using a loan sharing approach (guaranteed)		-						
	dengan menggunakan pendekatan pembagian kredit (dijamin) using a loan sharing approach (guaranteed)	-	-		-		-		-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Residential Property-Backaged Loans whose Payments Depend Materially on the Property's Cash Flows				-	-		-	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Whose Payments Are Not Materially Dependent on Property Cash Flows	-	-		-		-		-
	tanpa pendekatan pembagian kredit	-	-		-		-		-
	dengan menggunakan pendekatan pembagian kredit (dijamin)								
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-		-		-		-
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Whose Payments Depend Materially on the Property's Cash Flows								
	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans								

	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MR
												-
	-	-	-	-	-	-	-	-		-	-	-
	-	-	-	-	-	-	-	-		-	-	-
											-	-
		-		-	-		-			-	-	-
	-			-				-		-	-	-
	-	-		-	-		-			-	-	-
	-										-	-
	-										-	-
		-		-	-		-			-	-	-
			-			-			-	-	-	-
							-			-	-	-

	Kategori Portfolio Portfolio Category	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
10	Tagihan yang telah jatuh tempo Past Due Claims	-	136.122	52.060	-	188.182

	Kategori Portfolio Portfolio Category	0%	20%	100%	150%	1250%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
11	Aset Lainnya Other Assets	2.572	-	400.387	-	-	-	402.959

	Kategori Portfolio Portfolio Category	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
12	Kredit Pegawai Pensiun Employee Loan/Pension	-	-	-	-	-

No	Bobot Risiko Weight Risk	Tagihan Bersih Laporan Posisi Keuangan Net Claims Statement of Financial Position	Tagihan Bersih TRA (sebelum pengenaan FKK) "TRA Net Claims (before imposition of FKK)"	Rata-Rata FKK Average FKK	Tagihan Bersih (Setelah pengenaan FKK dan Teknik MRK" Net Claims (After imposition of FKK and MRK Technique"
1	<40%	7.884.010	-	-	7.884.010
2	40%-70%	2.102.260	3.755.683	10,0%	1.851.836
3	75%	-	-	-	-
4	80%	-	-	-	-
5	85%	-	-	-	-
6	90%-100%	7.154.639	2.898.022	10,0%	7.134.267
7	105%-130%	188.182	-	-	188.182
8	150%	48.839	-	-	48.839
9	250%	-	-	-	-
10	400%	-	-	-	-
11	1250%	-	-	-	-
12	Total Tagihan Bersih	17.377.930	6.653.705	10,0%	17.107.134

Pengungkapan Tambahan
Additional Disclosure

1. Dalam perhitungan CKPN Bank berpedoman pada PSAK 71 dimana Bank menggunakan faktor kuantitatif termasuk penentuan status berdasarkan hari tunggakan dan informasi kualitatif lainnya yang bisa mengindikasikan telah terjadi peningkatan risiko kredit signifikan dan gagal bayar (*default*)
2. Dalam pengenaan FKK, Bank berpedoman pada ketentuan Perhitungan ATMR untuk Risiko Kredit dengan Pendekatan Standar Bagi Bank Umum
3. Pengenaan MRK pada perhitungan Bank berasal dari Agunan yang menjadi faktor pengurang tagihan bersih pada Laporan Posisi Keuangan
1. In calculating CKPN, the Bank is guided by PSAK 71, where the Bank uses quantitative factors including determining status based on days of arrears and other qualitative information which could indicate that there has been a significant increase in credit risk and default
2. In imposing FKK, the Bank is guided by the provisions for calculating RWA for Credit Risk using the Standard Approach for Commercial Banks
3. The imposition of MRK in the Bank's calculations comes from Collateral which is a factor reducing net claims in the Statement of Financial Position

Risiko Kredit
Credit Risk

Tabel 21: Pengungkapan Kualitatif Mengenai *Counterparty Credit Risk*
Table 21: Qualitative Disclosures Regarding Counterparty Credit Risk

Pengelolaan Risiko Kredit Pihak Lawan (*Counterparty Credit Risk*)

Bank menerapkan kerangka pengelolaan Risiko Kredit Pihak Lawan (*Counterparty Credit Risk*) secara komprehensif sebagai bagian dari manajemen risiko pasar dan likuiditas yang terintegrasi. Saat ini, eksposur CCR Bank utamanya bersumber dari instrumen derivatif dalam portofolio tagihan antarbank. Guna memastikan stabilitas profil risiko, Bank melakukan langkah-langkah pengendalian sebagai berikut:

- Pemantauan Eksposur Berkala: Bank melakukan evaluasi dan pemantauan atas eksposur pihak lawan secara berkesinambungan pada setiap periode pelaporan untuk memastikan kepatuhan terhadap batasan (*limit*) risiko yang ditetapkan.
- Pengukuran Risiko Proaktif: Dalam mengantisipasi fluktuasi pasar, Bank melakukan pengukuran dalam perhitungan Potential Future Exposure (PFE). Langkah ini bertujuan untuk memproyeksikan potensi eksposur kredit maksimal di masa depan selama masa kontrak instrumen berlangsung.
- Mitigasi Risiko Terintegrasi: Melalui pendekatan ini, Bank memastikan bahwa setiap potensi kegagalan pihak lawan telah dimitigasi dengan pencadangan modal yang memadai dan pemilihan rekanan (*counterparty*) yang memiliki kredibilitas tinggi, guna menjaga ketahanan finansial Bank secara menyeluruh.

Counterparty Loan Risk Management

The Bank implements a comprehensive Credit Loan Risk management framework as part of its integrated market and liquidity risk management. Currently, the Bank's Credit Loan Risk exposure primarily originates from derivative instruments in its interbank receivables portfolio. To ensure a stable risk profile, the Bank hhas implemented the following control measures:

- Regular Exposure Monitoring: The Bank continuously evaluates and monitors counterparty exposures during each reporting period to ensure its compliance with established risk limits.
- Proactive Risk Measurement: To anticipate market fluctuations, the Bank measures its Potential Future Exposure (PFE). This measure aims to project the maximum potential future loan exposure over the life of its instrument contract.
- Integrated Risk Mitigation: Through this approach, the Bank ensures that any potential counterparty default is mitigated by maintaining adequate capital reserves and selecting highly credible counterparties. This is done to maintain the Bank's overall financial resilience.

Risiko Kredit
Credit Risk

Tabel 22: Analisis Eksposur *Counterparty Credit Risk*
Table 22: Counterparty Credit Risk Exposure Analysis

		31 Desember 2025					
		Replacement cost (RC)	**Potential future exposure (PFE)**	**EEPE**	**Alpha digunakan untuk perhitungan *regulatory* EAD** Alpha is used for regulatory EAD calculations	**Tagihan Bersih** Net Claims	**ATMR**
1	SA-CCR (untuk derivatif) SA-CCR (for derivatives)	6.747	44		1,4	9.507	1.901
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFT)					N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) A simple approach to credit risk mitigation (for SFT)					N/A	N/A

		31 Desember 2025					
		Replacement cost (RC)	**Potential future exposure (PFE)**	**EEPE**	**Alpha digunakan untuk perhitungan *regulatory* EAD** Alpha is used for regulatory EAD calculations	**Tagihan Bersih** Net Claims	**ATMR**
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive approach to credit risk mitigation (for SFT)					-	-
5	VaR untuk SFT VaR for SFT					N/A	N/A
Total							1.901

Analisis Kualitatif
Qualitative Analysis

Eksposur *Counterparty Credit Risk* Desember 2025 terdiri dari tagihan Derivatif yang berasal dari Tagihan pada Bank
Counterparty Credit Risk Exposure December 2025 consists of Derivative receivables originating from Receivables on Banks

Risiko Kredit
Credit Risk

Tabel 24: Eksposur *Counterparty Credit Risk* Berdasarkan Kategori Portfolio dan Bobot Risiko
Table 24: Counterparty Credit Risk Exposure Based on Portfolio Category and Risk Weight

Kategori Portofolio Portfolio Category	31 Desember 2025								
	0%	**10%**	**20%**	**50%**	**75%**	**100%**	**150%**	**Lainnya** Others	**Total Tagihan Bersih** Total Net Claims
								dalam jutaan Rupiah | In million Rupiah	
Tagihan kepada Pemerintah Claims on Sovereign	7.271.988	-	-	-	-	-	-	-	7.271.988
Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Claims on Banks	-	-	612.022	-	-	-	-	-	612.022
Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-	-	-	-	-	-
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-

Kategori Portofolio Portfolio Category	31 Desember 2025								
	0%	10%	20%	50%	75%	100%	150%	Lainnya Others	Total Tagihan Bersih Total Net Claims
									dalam jutaan Rupiah | In million Rupiah
Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	48.839	-	48.839
Kredit Beragun Properti Rumah Tinggal Residential Property Secured Loans	-	-	-	-	-	-	-	-	-
Kredit Beragun Properti Komersial Commercial Property Mortgage Loans	-	-	-	-	-	-	-	-	-
Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans	-	-	-	-	-	-	-	-	-
Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro Businesses, Small Businesses, and Retail Portfolios	-	-	-	-	1.851.836	250.423	-	-	2.102.260
Tagihan kepada Korporasi Claims on Corporate	-	-	-	-	-	6.751.681	-	-	6.751.681
Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	136.122	52.060	-	188.182
Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-
Total	7.271.988	-	612.022	-	1.851.836	7.138.226	100.900	-	16.974.972

Analisis Kualitatif
Qualitative Analysis

Eksposur *Counterparty Credit Risk* pada Desember 2025 terdapat pada Tagihan pada Pemerintah yang berasal dari Surat Berharga Pemerintah, Tagihan kepada Bank Lain dan Tagihan kepada Korporasi
Counterparty Credit Risk Exposure in December 2025 is found in Receivables from the Government originating from Government Securities, Receivables from Other Banks, and Receivables from Corporations

Risiko Kredit
Credit Risk

Tabel 25: Tagihan Bersih Derivatif Kredit
Table 25: Net Credit Derivatives Claims

Pada posisi 31 Desember 2025, Bank memiliki tagihan bersih derivatif kredit sebesar Rp9,5 miliar yang berasal dari *counterparty* Bank Mega.

As of December 31, 2025, the Bank had IDR9.5 billion in net loan derivative receivables from its counterparty, Bank Mega.

Risiko Kredit
Credit Risk

Tabel 26: Pengungkapan Kualitatif Mengenai Eksposur Sekuritisasi
Table 26: Qualitative Disclosures Regarding Securitization Exposures

Pada posisi Desember 2025, Bank tidak memiliki Eksposur Sekuritisasi.

As of December 2025, the Bank does not have any Securitization Exposure.

Risiko Kredit
Credit Risk

Tabel 27: Eksposur Sekuritisasi pada *Banking Book*
Table 27: Securitization Exposure in Banking Book

Pada posisi 31 Desember 2025, Bank tidak memiliki eksposur sekuritisasi pada Banking Book.

As of 31 December 2025, the Bank did not have any securitization exposure in the Banking Book.

Risiko Kredit
Credit Risk

Tabel 28: Eksposur Sekuritisasi pada *Trading Book*
Table 28: Securitization Exposure in Trading Book

Pada posisi 31 Desember 2025, Bank tidak memiliki eksposur sekuritisasi pada *Banking Book.*

As of 31 December 2025, the Bank did not have any securitization exposure in the Banking Book.

Definisi Definition
(i) Ketika bank sebagai originator maka eksposur sekuritisasi berada pada posisi retained, meskipun tidak cocok untuk kerangka sekuritisasi yang dikarenakan tidak adanya transfer risiko yang signifikan dan efektif (yang dapat dipresentasikan secara terpisah). (i) When the bank acts as an originator, the securitization exposure is in a retained position, although it is not suitable for a securitization framework due to the absence of significant and effective risk transfer (which can be presented separately).
(ii) Apabila bank sebagai sponsor eksposur sekuritisasi termasuk eksposur kepada commercial paper conduits dimana bank menyediakan *programme-wide enhancements,* likuiditas dan fasilitas lainnya. Ketika bank sebagai originator dan sponsor, harus menghindari pencatatan ganda. Terkait hal ini bank dapat menyatukan dua kolom ""Bank sebagai originator"" dan ""Bank sebagai sponsor"" dan menggunakan kolom ""Bank sebagai originator/sponsor"". If the bank acts as a sponsor, securitization exposure includes exposure to commercial paper conduits, for which the bank provides program-wide enhancements, liquidity and other facilities. When the bank is the originator and sponsor, the bank must avoid double listing. In this regard, the bank can combine the two columns "Bank as originator" and "Bank as sponsor" and use the column "Bank as originator/sponsor"".
(iii) Eksposur sekuritisasi ketika bank bertindak sebagai investor adalah investasi yang dibeli perjanjian dengan pihak ketiga. Securitization exposure when a bank acts as an investor is an investment purchased agreement with a third party.
Transaksi sintetis: jika bank telah membeli proteksi harus melaporkan jumlah eksposur bersih yang muncul pada kolom originator/sponsor (jika jumlahnya tidak diamankan). Jika bank telah menjual proteksi, nilai eksposur dari proteksi kredit harus dilaporkan pada kolom ""investor". Synthetic transactions: if the bank has purchased protection, the bank must report the net exposure amount that appears in the originator/sponsor column (if the amount is not secured). If the bank has sold protection, the exposure value of the credit protection must be reported in the "investor" column.
Re-sekuritisasi: semua eksposur sekuritisasi terkait *re-securitisation* harus dilengkapi pada baris “re-sekuritisasi”, dan tidak pada baris sebelumnya (dengan tipe *underlying asset*) yang mengandung eksposur sekuritisasi selain re-sekuritisasi. Re-securitization: all securitization exposures related to re-securitization must be completed on the “re-securitization” line, and not on the previous line (by underlying asset type) that contains securitization exposures other than re-securitization.

Risiko Kredit
Credit Risk

Tabel 29: Eksposur Sekuritisasi pada *Banking Book* dan Terkait Persyaratan Modalnya - Bank Bertindak sebagai Originator atau Sponsor
Table 29: Securitization Exposure in the Banking Book and Related Capital Requirements - Bank Acting as Originator or Sponsor

Pada posisi 31 Desember 2025, Bank tidak memiliki eksposur sekuritisasi pada *Banking Book* dan terkait Persyaratan Modal - Bank Bertindak sebagai Originator atau Sponsor.

As at 31 December 2025, the Bank did not have any securitization exposure in the Banking Book and related Capital Requirements - Bank Acts as Originator or Sponsor.

Risiko Kredit
Credit Risk

Tabel 30: Eksposur Sekuritisasi pada *Banking Book* dan Terkait Persyaratan Modalnya - Bank Bertindak sebagai Investor
Table 30: Banking Book Securitization Exposure and Related Capital Requirements - Bank Acting as Investor

Pada posisi 31 Desember 2025, Bank tidak memiliki eksposur sekuritisasi pada *Banking Book* dan terkait Persyaratan Modal - Bank Bertindak sebagai Investor.

As at 31 December 2025, the Bank did not have any securitization exposure in the Banking Book and related Capital Requirements - Bank Acting as Investor.

Risiko Pasar
Market Risk

Tabel 15a : Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar
Table 15a: Market Risk Disclosure Using Standardized Method

No.	Jenis Risiko Types of Risk	31 Desember 2025 | December 31, 2025				31 Desember 2024 | December 31, 2024			
		Bank		Konsolidasi Consolidated		Bank		Konsolidasi Consolidated	
		Beban Modal Capital Charges	ATMR	Beban Modal Capital Charges	ATMR	Beban Modal Capital Charges	ATMR	Beban Modal Capital Charges	ATMR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
									dalam jutaan Rupiah | In million Rupiah
1	Risiko Suku Bunga Interest Risk								
	a. Risiko Spesifik Specific Risk	-	-	-	-	-	-	-	-
	b. Risiko Umum General Risk	-	-	-	-	-	-	-	-
2	Risiko Nilai Tukar Foreign Exchange Risk	4.972	62.144	-	-	-	-	-	-
3	Risiko Ekuitas *) Equity Risk *)	-	-	-	-	-	-	-	-
4	Risiko Komoditas *) Commodity Risk *)	-	-	-	-	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-	-	-	-	-
6	CVA	2	27				-		-
	Total	4.974	62.171	-	-	-	-	-	-

Risiko Pasar
Market Risk

Tabel 15b : Pengungkapan Risiko Pasar dengan Model Internal (*Value at Risk*)
Table 15b: Market Risk Disclosure Using Internal Models (Value at Risk)

Pada posisi 31 Desember 2025 dan 31 Desember 2024, Perusahaan tidak memiliki Risiko Pasar dengan Model Internal (*Value at Risk*)

As of December 31, 2025 and December 31, 2024, the Company had no Market Risk using the Internal Model (Value at Risk).

No.	Jenis Risiko Types of Risk	31 Desember 2025 | December 31, 2025				31 Desember 2024 | December 31, 2024			
		Rata-rata Average	Maksimum Maximum	Minimum Minimum	Akhir periode End of period	Rata-rata Average	Maksimum Maximum	Minimum Minimum	Akhir periode End of period
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
									dalam jutaan Rupiah | In million Rupiah
1	Risiko Suku Bunga Interest Risk								
	a. Risiko Spesifik Specific Risk	-	-	-	-	-	-	-	-
	b. Risiko Umum General Risk	-	-	-	-	-	-	-	-
2	Risiko Nilai Tukar Foreign Exchange Risk	4.972	62.144	-	-	-	-	-	-
3	Risiko Ekuitas Equity Risk	-	-	-	-	-	-	-	-
4	Risiko Komoditas Commodity Risk	-	-	-	-	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-

Risiko Pasar
Market Risk

Tabel 15c : Laporan Penerapan Manajemen Risiko untuk *Interest Rate Risk in Banking Book* (IRRBB)
Table 15c: Risk Management Implementation Report for Interest Rate Risk in Banking Book (IRRBB)

Analisis Kualitatif Qualitative Analysis
1. Definisi IRRBB untuk Pengukuran dan Pengendalian Risiko Suku Bunga Definition of IRRBB for Measuring and Controlling Interest Rate Risk
IRRBB merupakan risiko akibat pergerakan atau perubahan suku bunga di pasar yang menimbulkan eksposur risiko suku bunga yang mempengaruhi posisi *banking book* dan *off balance sheet* (aset, liabilitas, dan transaksi rekening administratif). Sensitivitas terhadap perubahan suku bunga tersebut berpotensi memberikan dampak pada permodalan dan rentabilitas (*earning*) Bank. Dalam melakukan pengukuran risiko IRRBB Bank menggunakan metode pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (*Economic Value of Equity*) dan pengukuran berdasarkan perubahan pada pendapatan bunga bersih (*Net Interest Income*). Pengendalian risiko suku bunga pada *banking book* adalah serangkaian tindakan yang dilakukan oleh bank untuk mengelola dan mengurangi dampak perubahan suku bunga terhadap aset, liabilitas, dan transaksi rekening administratif. Proses ini melibatkan identifikasi risiko, analisis sensitivitas, dan pengawasan secara berkala untuk memastikan stabilitas dan kesehatan keuangan bank. IRRBB is the risk due to movements or changes in market interest rates that give rise to interest rate risk exposure affecting banking book and off balance sheet positions (assets, liabilities, and administrative account transactions). Sensitivity to changes in interest rates has the potential to impact the Bank's capital and profitability (earnings). In measuring IRRBB risk, the Bank uses measurement methods based on changes in the economic value of equity and measurement based on changes in net interest income. Interest rate risk control in the banking book is a series of actions taken by banks to manage and mitigate the impact of changes in interest rates on assets, liabilities, and administrative account transactions. This process involves risk identification, sensitivity analysis, and regular monitoring to ensure the stability and financial soundness of the bank.
2. Strategi Manajemen Risiko dan Mitigasi Risiko untuk IRRBB Risk Management and Risk Mitigation Strategy for IRRBB
Bank senantiasa melakukan pengawasan eksposur IRRBB secara berkala untuk memastikan bahwa risiko tetap dalam batas yang dapat diterima. Untuk itu, bank menyusun strategi manajemen risiko dan mitigasi yang mencakup penetapan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) untuk mencegah terjadinya pelampauan batasan limit yang ditetapkan oleh ketentuan yang berlaku, penetapan tingkat risiko tersebut sejalan dengan strategi bisnis bank. Selain itu, sebagai bagian dari upaya mitigasi risiko, bank menerapkan strategi diversifikasi portofolio dan menggunakan instrumen keuangan yang tepat untuk melindungi nilai aset dan kewajiban dari dampak fluktuasi suku bunga. The Bank continues to monitor IRRBB exposures on a regular basis to ensure that risks remain within acceptable limits. To that end, the bank develops a risk management and mitigation strategy that includes the determination of the level of risk to be taken (risk appetite) and risk tolerance (risk tolerance) to prevent exceeding the limits set by applicable regulations, the determination of the risk level is in line with the bank's business strategy. In addition, as part of its risk mitigation efforts, the bank implements a portfolio diversification strategy and utilizes appropriate financial instruments to hedge its assets and liabilities against the impact of interest rate fluctuations.
3. Periodisasi Perhitungan IRRBB dan Pengukuran Spesifik yang Digunakan Bank untuk Mengukur Sensitivitas terhadap IRRBB Periodization of IRRBB Calculation and Specific Measures Used by Banks to Measure Sensitivity to IRRBB
Berdasarkan aturan yang berlaku dari Regulator, Bank melakukan perhitungan IRRBB setiap Triwulanan untuk posisi akhir bulan Maret, Juni, September, dan Desember sebagai bagian dari laporan Profil Risiko untuk Risiko Pasar dan laporan Tingkat Kesehatan Bank. Namun untuk meningkatkan efektifitasnya, pemantauan atas IRRBB juga dilakukan secara bulanan dan dilaporkan kepada Komite Manajemen Risiko. Based on the applicable regulations set forth by the Regulator, the Bank calculates IRRBB on a quarterly basis for the end of March, June, September and December as part of the Risk Profile report for Market Risk and the Bank's Soundness report. However, to improve its effectiveness, monitoring of IRRBB is also conducted on a monthly basis and reported to the Risk Management Committee.

Analisis Kualitatif
Qualitative Analysis

4. Skenario *Shock* Suku Bunga dan Skenario Stress yang Digunakan Bank dalam Perhitungan IRRBB dengan Menggunakan EVE dan NII
Interest Rate Shock Scenario and Stress Scenario Used by Banks in IRRBB Calculation Using EVE and NII

Berdasarkan ketentuan regulator, Bank menggunakan pendekatan standar dalam mengukur IRRBB dengan 6 skenario *shock* suku bunga untuk perhitungan ΔEVE yaitu:
- Shock suku bunga yang paralel ke atas *(parallel shock up)*
- Shock suku bunga yang paralel ke bawah *(parallel shock down)*
- Shock suku bunga yang melandai *(steepener shock)*
- Shock suku bunga yang mendatar *(flattener shock)*
- Shock suku bunga jangka pendek yang meningkat *(short rates shock up)*
- Shock suku bunga jangka pendek yang menurun *(short rates shock down)*

Sedangkan perhitungan ΔNII Bank menggunakan pendekatan standar dalam mengukur IRRBB dengan 2 skenario *shock* suku bunga yaitu:
- Shock suku bunga yang paralel ke atas *(parallel shock up)*
- Shock suku bunga yang paralel ke bawah *(parallel shock down)*

Skenario *shock* suku bunga saat ini, Bank menggunakan mata uang Rupiah. Untuk skenario *shock* suku bunga dengan jenis *Parallel*, Bank menggunakan besaran perubahan nilai suku bunga sebesar 400 bps. Sementara itu dalam kondisi *short* menggunakan besaran perubahan nilai suku bunga masing-masing 500 bps serta untuk kondisi *long* menggunakan besaran perubahan nilai suku bunga masing-masing 350 bps.

Based on regulatory requirements, the Bank uses a standardized approach in measuring IRRBB with 6 interest rate shock scenarios for the calculation of ΔEVE, namely:
- Interest rate shock parallel up
- Interest rate shock that is parallel to down (parallel shock down)
- Sloping interest rate shock (steepener shock)
- Flattener shock
- An increasing short-term interest rate shock (short rates shock up)
- Short-term interest rate shock that decreases (short rates shock down)

Meanwhile, the calculation of ΔNII Bank uses a standard approach in measuring IRRBB with 2 interest rate shock scenarios, namely:
- Interest rate shock that is parallel to up (parallel shock up)
- Parallel downward interest rate shock (parallel shock down)

The Bank's current interest rate shock scenario is denominated in Rupiah. For the interest rate shock scenario with Parallel type, the Bank uses the amount of change in interest rate value of 400 bps. Meanwhile, in short conditions using the amount of change in the value of interest rates of 500 bps each and for long conditions using the amount of change in the value of interest rates of 350 bps each.

5. Asumsi Permodelan yang Digunakan dalam Pengukuran IRRBB adalah Sebagai Berikut:
The Modeling Assumptions Used in the IRRBB Measurement are as follows:

Seluruh asumsi pemodelan yang dilakukan oleh Bank dalam perhitungan IRRBB telah sesuai dengan pendekatan standar maupun acuan yang telah ditetapkan oleh Regulator. Sehingga untuk saat ini Bank tidak memiliki asumsi pemodelan khusus yang memiliki pendekatan yang berbeda dari pendekatan standar.

All modeling assumptions made by the Bank in calculating IRRBB are in accordance with the standard approach and references set by the Regulator. Therefore, the Bank currently does not have any special modeling assumptions that have a different approach from the standard approach.

6. Lindung Nilai (hedging) terhadap IRRBB (apabila ada) dan Perlakuan Akuntansi terkait
Hedging against IRRBB (if any) and related Accounting Treatment

Saat ini Bank melakukan tindakan lindung nilai (*hedging*) terhadap IRRBB melalui *natural hedging* yaitu menggunakan karakteristik internal dari posisi aset dan kewajiban di dalam *banking book* untuk mengurangi dampak fluktuasi suku bunga tanpa harus menggunakan instrumen derivatif eksternal.

The Bank currently hedges IRRBB through natural hedging, which uses the internal characteristics of asset and liability positions in the banking book to reduce the impact of interest rate fluctuations without having to use external derivative instruments.

7. Penjelasan Komprehensif mengenai Asumsi Utama Pemodelan dan *Parametric* yang Digunakan untuk Menghitung ΔEVE dan ΔNII:
Comprehensive Explanation of Key Modeling and Parametric Assumptions Used to Calculate ΔEVE and ΔNII:

a. ΔEVE

Untuk posisi Desember 2025 pada Risiko Suku Bunga pada *Banking Book* (IRRBB) pada indikator delta *Economic Value of Equity* (EVE) dimana risiko maksimum terjadi pada skenario parallel up (suku bunga naik) yaitu sebesar Rp1,05 triliun, selanjutnya apabila dibandingkan dengan Modal *Tier* 1 Bank sebesar Rp7,39 triliun maka delta EVE adalah sebesar 14.22%. Kenaikan suku bunga menyebabkan penurunan nilai ekonomi ekuitas Bank sebesar Rp1,05 triliun. Artinya, nilai bersih aset berbunga bank (*net present value*) mengalami depresiasi ketika suku bunga naik. Penurunan EVE sebesar 14,22% dari *Tier* 1 menunjukkan sensitivitas bank terhadap *interest rate movement* tergolong *high* dan perlu untuk dipantau secara konsisten. Aset Bank lebih sensitif terhadap durasi dibandingkan dengan liabilities. Kondisi masih berada dalam zona aman, namun potensi tekanan pada *capital ratio* dapat meningkat bila terjadi: Volatilitas *yield curve* yang lebih besar, konsentrasi pada aset dengan durasi panjang, dan durasi *funding* yang cenderung didominasi oleh kewajiban jangka pendek.
For the December 2025 position on Interest Rate Risk in the Banking Book (IRRBB) on the delta Economic Value of Equity (EVE) indicator where the maximum risk occurs in the parallel up scenario (increasing interest rates) at IDR 1.05 trillion, then when compared to the Bank's Tier 1 Capital of IDR 7.39 trillion, the EVE delta is 14.22%. The increase in interest rates causes a decrease in the economic value of the Bank's equity by IDR 1.05 trillion. This means that the bank's net present value of interest-bearing assets depreciates when interest rates rise. The 14.22% decrease in EVE from Tier 1 indicates the bank's sensitivity to interest rate movements is relatively high and needs to be monitored consistently. Bank assets are more sensitive to duration than liabilities. Conditions are still in the safe zone, but the potential for pressure on the capital ratio can increase if there is: Greater yield curve volatility, concentration on long-duration assets, and funding duration that tends to be dominated by short-term liabilities.

Analisis Kualitatif Qualitative Analysis	
b.	Δ NII
	Untuk posisi Desember 2025, nilai delta *Net Interest Income* (NII) dimana risiko maksimum terjadi pada skenario *parallel up* sebesar Rp52,98 milliar. Apabila dibandingkan dengan *projected income* 2025 Bank sebesar Rp1,41 triliun, delta NII adalah sebesar 3.76%. Perubahan NII yang terjadi tidak terlalu sensitif terhadap perubahan suku bunga dalam horizon 12 bulan. Penurunan NII hanya 3,76% menunjukkan bahwa Neraca bank memiliki *repricing* cepat pada aset & liabilitas dimana dampak NII sangat kecil sehingga tidak mengancam profitabilitas jangka pendek, meski EVE menunjukkan sensitivitas jangka panjang. For December 2025, the delta value of Net Interest Income (NII), where the maximum risk occurs in the parallel up scenario, is IDR 52.98 billion. Compared to the Bank's 2025 projected income of IDR 1.41 trillion, the NII delta is 3.76%. The NII change that occurred was not very sensitive to changes in interest rates over a 12-month horizon. The decrease in NII of only 3.76% indicates that the bank's balance sheet has a rapid repricing of assets and liabilities, where the impact of NII is very small and does not threaten short-term profitability, although EVE shows long-term sensitivity.

Analisis Kuantitatif Quantitative Analysis	
1.	Rata-rata Jangka Waktu Penyesuaian Suku Bunga (*repricing maturity*) yang Diterapkan untuk NMD Average repricing maturity applied to NMDs
	Rata - rata jangka waktu penyesuaian suku bunga (*repricing maturity*) yang diterapkan untuk NMD adalah 1 bulan melalui *review* secara bulanan pada rapat ALCO. The average repricing maturity applied to NMD is 1 month through monthly reviews at ALCO meetings.
2.	Repricing maturity terpanjang yang diterapkan untuk NMD. Longest maturity repricing applied for NMD.
	Bank menerapkan jangka waktu penyesuaian suku bunga (*repricing maturity*) terlama yang diterapkan untuk NMD adalah 1 tahun. The longest repricing maturity applied for NMD is 1 year.

Risiko Pasar
Market Risk

Tabel 15d: Laporan Perhitungan *Interest Rate Risk in Banking Book* (IRRBB)
Interest Rate Risk in Banking Book (IRRBB) Calculation Report

LAPORAN PERHITUNGAN IRRBB
IRRBB CALCULATION REPORT

No	Skenario *Shock* Shock Scenario	ΔEVE 31 Desember2025 December 31, 2025	ΔEVE 30 September 2025 September 30, 2025	ΔNII 31 Desember2025 December 31, 2025	ΔNII 30 September2025 September 30, 2025
					dalam jutaan Rupiah | In million Rupiah
1	Paralel *UP* (400 bps)	(1.051.500)	(1.035.438)	(52.977)	(93.944)
2	Paralel *Down* (400 bps)	1.388.065	1.403.887	52.977	93.944
3	*Steepener*	(507.942)	(434.665)		
4	*Flattener*	270.367	231.943		
5	*Short Rate Up*	(300.559)	(338.957)		
6	*Short Rate Down*	317.093	356.349		
Nilai Kerugian Maksimum (Absolut) Maximum Loss Value (Absolute)		1.051.500	1.035.438	52.977	93.944
Modal Tier 1 (utk ΔEVE) atau *Projected Income* (utk ΔNII) Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)		7.394.698	7.276.218	1.409.748	1.409.748
Nilai Maksimum dibagi Modal *Tier*-1 (utk ΔEVE) atau *Projected Income* (utk ΔNII) Maximum Value divided by Tier-1 Capital (for ΔEVE) or Projected Income (for ΔNII)		14,22%	14,23%	3,76%	6,66%

Risiko Likuiditas
Liquidity Ratio

Tabel 17: Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)
Table 17: Disclosure of Liquidity Coverage Ratio (LCR) Values

No	Komponen Component
1	Jumlah data Poin yang digunakan dalam perhitungan LCR Number of data points used in LCR calculations
HIGH QUALITY LIQUID ASSET (HQLA)	
2	Total *High Quality Liquid Asset* (HQLA)
ARUS KAS KELUAR (*CASH OUTFLOW*)	
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: Individual customer deposits and funding originating from Micro Business and Small Business customers, consist of:
	a. Simpanan/Pendanaan stabil Stable savings/funding
	b. Simpanan/Pendanaan kurang stabil Unstable savings/funding
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funding originating from corporate customers consists of:
	a. Simpanan operasional Operational Savings
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional Non-operational savings and/or other non-operational liabilities
	c. surat berharga berupa surat utang yang diterbitkan oleh bank securities including debt securities issued by banks
5	Pendanaan dengan agunan (*secured funding*)
6	Arus kas keluar lainnya (*additional requirement*), terdiri dari:
	a. arus kas keluar atas transaksi derivatif cash outflow on derivative transactions
	b. arus kas keluar atas peningkatan kebutuhan likuiditas cash outflow on increased liquidity needs
	c. arus kas keluar atas kehilangan pendanaan cash outflow due to loss of funding
	d. arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas cash outflow on withdrawal of loan facility commitments and liquidity facilities
	e. arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana cash outflow for other contractual obligations related to the distribution of funds

	INDIVIDUAL		INDIVIDUAL	
	Triwulan III 2025 Third quarter of 2025		**Triwulan IV 2025** Fourth quarter of 2025	
	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value of obligations and commitments/ value of contractual claims	**Nilai HQLA setelah pengurangan nilai (*haircut*), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)** HQLA value after haircut, outstanding obligations and commitments multiplied by run-off rate or contractual receivable value multiplied by inflow rate	**Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual** Outstanding value of obligations and commitments/ value of contractual claims	**Nilai HQLA setelah pengurangan nilai (*haircut*), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)** HQLA value after haircut, outstanding obligations and commitments multiplied by run-off rate or contractual receivable value multiplied by inflow rate
		Rata-rata dari 3 (tiga) posisi akhir bulan terakhir Average of 3 (three) positions at the end of the last month		Rata-rata dari 3 (tiga) posisi akhir bulan terakhir Average of 3 (three) positions at the end of the last month
		6.461.742		8.888.315
	1.215.383	116.823	1.403.257	135.804
	94.313	4.716	90.433	4.522
	1.121.070	112.107	1.312.824	131.282
	4.528.853	3.451.684	6.845.492	5.621.489
	52.575	11.906	141.376	32.788
	4.476.277	3.439.778	6.704.116	5.588.701
	-	-	-	-
		-		-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-

No	Komponen Component
	f. arus kas keluar atas kewajiban kontijensi pendanaan lainnya cash outflow on other funding contingent liabilities
	g. arus kas keluar kontraktual lainnya other contractual cash outflows
7	TOTAL ARUS KAS KELUAR (*CASH OUTFLOW*)
ARUS KAS MASUK (CASH INFLOW)	
8	Pinjaman dengan agunan *Secured lending* Loans with collateral Secured lending
9	Tagihan berasal dari pihak lawan (*counterparty*) The claims comes from the counterparty
10	Arus kas masuk lainnya Other cash inflows
11	TOTAL ARUS KAS MASUK TOTAL CASH INFLOW
12	TOTAL HQLA
13	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS
14	LCR (%)

Keterangan Description
1*Adjusted values* dihitung setelah pengenaan pengurangan nilai (*haircut*), tingkat penarikan (*run-off rate*), dan tingkat penerimaan (*inflow rate*) serta batas maksimum komponen HQLA, misalnya batas maksimum HQLA Level 2B dan HQLA Level 2 serta batas maksimum arus kas masuk yang dapat diperhitungkan dalam LCR. 1Adjusted values are calculated after the imposition of haircuts, run-off rates, and inflow rates as well as maximum limits on HQLA components, e.g. maximum limits on HQLA Level 2B and HQLA Level 2 as well as maximum limits on cash inflows that can be taken into account in the LCR.

	INDIVIDUAL		INDIVIDUAL	
	Triwulan III 2025 Third quarter of 2025		**Triwulan IV 2025** Fourth quarter of 2025	
	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value of obligations and commitments/ value of contractual claims	**Nilai HQLA setelah pengurangan nilai (*haircut*), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)** HQLA value after haircut, outstanding obligations and commitments multiplied by run-off rate or contractual receivable value multiplied by inflow rate	**Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual** Outstanding value of obligations and commitments/ value of contractual claims	**Nilai HQLA setelah pengurangan nilai (*haircut*), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)** HQLA value after haircut, outstanding obligations and commitments multiplied by run-off rate or contractual receivable value multiplied by inflow rate
	-	-	-	-
	-	-	-	-
		3.568.507		5.757.299
	619.450	-	825.712	-
	1.870.512	1.331.831	1.591.195	1.066.100
	14	14	173	173
		1.331.845		1.066.273
		TOTAL ADJUSTED VALUE 1		TOTAL ADJUSTED VALUE 1
		6.461.742		8.888.315
		2.236.662		4.691.026
		288,90%		189,47%

Analisis
Analysis

1. Bank menunjukkan pengelolaan risiko likuiditas yang kuat dan memadai, yang tercermin dari posisi *Liquidity Coverage Ratio* (LCR) Triwulan IV 2025 sebesar 189,47%. Meskipun angka ini mengalami penurunan sebesar 99,43% dibandingkan dengan posisi Triwulan III 2025 sebesar 288,90%, rasio tersebut jauh melampaui persyaratan minimum regulator sebesar 100%. Capaian ini menegaskan kemampuan Bank untuk menjaga dan mengelola keseimbangan likuiditasnya secara efektif.

2. Analisis Dinamika LCR
   Penurunan LCR pada Triwulan IV 2025 disebabkan oleh peningkatan *Net Cash Outflow* sebesar 109,73% yang melampaui peningkatan pada *High Quality Liquid Assets* (HQLA) yang hanya sebesar 37,55%.

3. Aset Likuid Berkualitas Tinggi (HQLA)
   Bank secara aktif memperkuat HQLA-nya, yang didominasi oleh aset yang memiliki risiko sangat rendah. Peningkatan HQLA ini terutama didorong oleh:
   a. Peningkatan total Surat Berharga yang diterbitkan oleh Pemerintah Pusat dan Bank Indonesia dalam Rupiah sebesar 30,04%.
   b. Peningkatan total Simpanan ke Bank Indonesia sebesar 72,30%.

   Secara komposisi, rata-rata HQLA Allo Bank pada Triwulan IV 2025 didominasi oleh Surat Berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dalam Rupiah dengan porsi signifikan sebesar 77,66% (setelah pembobotan), menjamin ketersediaan aset yang mudah dicairkan saat dibutuhkan.

3. Peningkatan Arus Kas Keluar Bersih (*Net Cash Outflow*)
   Peningkatan *Net Cash Outflow* sebesar 109,73% terutama berasal dari arus kas keluar yang meningkat signifikan sebesar 61,34%. Hal ini didominasi oleh peningkatan penarikan pendanaan Nasabah Korporasi sebesar 62,89%. Sementara, arus kas masuk mengalami penurunan, terutama dari Tagihan berdasarkan pihak lawan sebesar 19,95%, yang lebih lanjut memberi tekanan pada likuiditas Bank.

4. Strategi Diversifikasi Pendanaan
   Bank menyadari bahwa konsentrasi rata-rata sumber pendanaan dengan sisa jatuh tempo kurang dari 30 hari pada Triwulan IV 2025 didominasi oleh Nasabah Korporasi sebesar 97,64% sementara pendanaan dari nasabah perorangan hanya 2,22% (setelah pembobotan). Untuk mengantisipasi risiko konsentrasi pendanaan ini, Bank secara berkelanjutan berupaya untuk meningkatkan sumber pendanaan dari nasabah perorangan, yang secara historis dianggap lebih stabil.

5. Eksposur Derivatif dan Mitigasi Risiko
   Selama periode Triwulan IV 2025, Bank juga mengelola eksposur derivatif yang berasal dari transaksi fx swap. Eksposur dengan rata-rata terbesar berasal dari komponen arus kas masuk bersih derivatif sebesar Rp173 juta dan dari komponen arus kas keluar bersih derivatif sebesar Rp6 juta.

6. Komitmen Pengelolaan Risiko Likuiditas
   Kemampuan Bank dalam menjaga likuiditasnya tidak terlepas dari penerapan kerangka kerja pengelolaan risiko yang komprehensif. Strategi ini meliputi:
   a. Pemantauan ketat terhadap risk limit likuiditas (*appetite limit & tolerance limit*).
   b. Perhitungan proyeksi arus kas, Maturity Profile Behavioral, Aset Likuid terhadap *Non-Core* Deposit, dan *Net Stable Funding Ratio* (NSFR).
   c. Pelaksanaan *stress testing* likuiditas secara berkala.

7. Seluruh kegiatan pengelolaan likuiditas ini didiskusikan dan ditetapkan melalui rapat komite *Asset-Liability Committee* (ALCO) dan dilaksanakan oleh unit kerja terkait, mencakup fungsi *Funding, Lending,* dan *Treasury,* memastikan Bank selalu siap menghadapi berbagai skenario likuiditas.

Analisis
Analysis

1. The Bank demonstrates strong and adequate liquidity risk management, as reflected in its Liquidity Coverage Ratio (LCR) position in Q4 2025 of 189.47%. Although this figure declined by 99.43% compared to the Q3 2025 position of 288.90%, the ratio remains well above the regulatory minimum requirement of 100%. This achievement confirms the Bank's ability to effectively maintain and manage its liquidity balance.

2. LCR Dynamics Analysis
   The decline in LCR in Q4 2025 was driven by a 109.73% increase in Net Cash Outflows, which exceeded the growth in High Quality Liquid Assets (HQLA) of only 37.55%.

3. High Quality Liquid Assets (HQLA)
   The Bank actively strengthened its HQLA, which is dominated by assets with very low risk. The increase in HQLA was mainly driven by:

   a. 30.04% increase in total securities issued by the Central Government and Bank Indonesia in Rupiah.
   b. 72.30% increase in total placements with Bank Indonesia.

   In terms of composition, the Bank's average HQLA in Q4 2025 was dominated by securities issued by the Central Government and Bank Indonesia in Rupiah, accounting for a significant portion of 77.66% (after weighting), ensuring the availability of highly liquid assets when needed.

3. Increase in Net Cash Outflows
   The 109.73% increase in Net Cash Outflows primarily stemmed from a significant 61.34% rise in cash outflows. This was mainly driven by a 62.89% increase in withdrawals from Corporate customers. Meanwhile, cash inflows declined, particularly from claims on counterparties by 19.95%, further adding pressure to the Bank's liquidity.

4. Funding Diversification Strategy
   The Bank recognizes that the average concentration of funding sources with remaining maturities of less than 30 days in Q4 2025 was dominated by Corporate customers at 97.64%, while retail customer funding accounted for only 2.22% (after weighting). To anticipate this funding concentration risk, the Bank continuously strives to increase funding from retail customers, which is historically considered more stable.

5. Derivative Exposure and Risk Mitigation
   During Q4 2025, the Bank also managed derivative exposure arising from FX swap transactions. The largest average exposure came from the derivative net cash inflow component amounting to IDR 173 million and from the derivative net cash outflow component amounting to IDR6 million.

6. Commitment to Liquidity Risk Management
   The Bank's ability to maintain its liquidity is supported by the implementation of a comprehensive risk management framework. This strategy includes:

   a. Close monitoring of liquidity risk limits (appetite limits and tolerance limits).
   b. Calculation of cash flow projections, Behavioral Maturity Profiles, Liquid Assets to Non-Core Deposits ratio, and the Net Stable Funding Ratio (NSFR).
   c. Regular liquidity stress testing.

7. All liquidity management activities are discussed and determined through Asset-Liability Committee (ALCO) meetings and implemented by relevant working units, including Funding, Lending, and Treasury functions, ensuring the Bank is always prepared to face various liquidity scenarios.

Risiko Likuiditas
Liquidity Risk

Tabel 17: Laporan NSFR
Table 17: NSFR Report

	Komponen ASF ASF Component	Posisi 30 September 2024 Position as of September 30, 2024			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period			
		Tanpa Jangka Waktu No Time Period	**< 6 bulan** | month	**6 bln - < 1 th** 6 month - < 1 yr	**1 tahun** | year
1	Modal Capital:	7.435.998	-	-	-
2	Modal sesuai POJK KPMM Capital according to POJK CAR	7.435.998	-	-	-
3	Instrumen modal lainnya Other capital instruments	-	-	-	-
4	Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: Deposits originating from individual customers and funding originating from micro and small business customers:	816.376	1.223.157	168.648	2.681
5	Simpanan dan Pendanaan Stabil Stable Savings and Funding	82.519	47	48	-
6	Simpanan kurang stabil Unstable savings	733.857	1.223.111	168.599	2.681
7	Pendanaan yang berasal dari nasabah korporasi: Funding originating from corporate customers:	194.672	6.413.424	-	-
8	Simpanan operasional Operational savings	47.069	-	-	-
9	Pendanaan lainnya yang berasal dari nasabah korporasi Other funding comes from corporate customers	147.602	6.413.424	-	-
10	Liabilitas yang memiliki pasangan aset yang saling bergantung Liabilities that have interdependent asset pairs	-	-	-	-
11	Liabilitas dan ekuitas lainnya Liabilities and other equity:	403.697	4	-	-
12	NSFR liabilitas derivatif NSFR derivative liabilities		4	-	-
13	ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas equity and other liabilities that are not included in the above categories	403.697	-	-	-
14	Total ASF				

		Posisi 31 Desember 2024 Position as of December 31, 2024				
	Total Nilai Tertimbang Total Weighted Value	**Nilai Tercatat Berdasarkan Sisa Jangka Waktu** Carrying Value Based on Remaining Period				**Total Nilai Tertimbang** Total Weighted Value
		Tanpa Jangka Waktu No Time Period	**< 6 bulan** | month	**6 bln - < 1 th** 6 month - < 1 yr	**1 tahun** | year	
	7.435.998	7.562.956	-	-	-	7.562.956
	7.435.998	7.562.956	-	-	-	7.562.956
	-	-	-	-	-	-
	1.994.175	933.748	1.241.832	137.463	7.473	2.093.937
	78.483	94.420	69	-	-	89.764
	1.915.692	839.328	1.241.763	137.463	7.473	2.004.173
	1.149.135	295.992	7.707.430	-	-	1.430.867
	23.535	83.591	-	-	-	41.796
	1.125.600	212.401	7.707.430	-	-	1.389.071
	-	-	-	-	-	-
	7.241	382.556	-	-	-	1.741
			-	-	-	
	7.241	382.556	-	-	-	1.741
	10.586.549					11.089.501

Komponen RSF RSF Component		Posisi 30 September 2024 Position of September 30, 2024			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period			
		Tanpa Jangka Waktu No Time Period	< 6 bulan | months	6 bln - < 1 th 6 months - < 1 year	≥ 1 tahun | year
15	Total HQLA dalam rangka perhitungan NSFR Total HQLA in the framework of NSFR calculations				
16	Simpanan pada lembaga keuangan lain untuk tujuan operasional Deposits with other financial institutions for operational purposes	125.193	-	-	-
17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (*performing*) dan surat berharga Loans in the Current and Special Mention categories (performing) and securities	-	2.821.649	1.937.381	4.726.214
18	kepada lembaga keuangan yg dijamin dg HQLA Level 1 to financial institutions guaranteed with HQLA Level 1	-	1.086.177	-	-
19	kepada lembaga keuangan yg dijamin bukan dg HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan to financial institutions guaranteed with HQLA Level 1 and savings to financial institution without guarantee	-	-	-	-
20	kepada perusahaan non-keuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: to non-financial companies, individual customers and micro and small business customers, the Government of Indonesia, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including:	-	1.735.472	1.937.381	4.677.648
21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit meet the qualifications to receive a risk weight of 35% or less, according to the OJK RWA SE for Credit Risk	-	-	-	-
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya: Residential mortgages that are not collateralized include:	-	-	-	-
23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit meet the qualifications to receive a risk weight of 35% or less, according to the OJK RWA SE for Credit Risk	-	-	-	-

		Posisi 31 Desember 2024 Position as of December 31, 2024				
	Total Nilai Tertimbang Total Weighted Value	**Nilai Tercatat Berdasarkan Sisa Jangka Waktu** Carrying Value Based on Remaining Period				**Total Nilai Tertimbang** Total Weighted Value
		Tanpa Jangka Waktu No Time Period	**< 6 bulan** | months	**6 bln - < 1 th** 6 months - < 1 year	**≥ 1 tahun** | year	
	248.567					334.727
	62.597	161.972	-	-	-	80.986
	6.663.973	-	2.531.945	1.582.728	5.663.973	7.440.948
	108.618	-	288.949	-	-	28.895
	-	-	450.050	-	-	67.508
	6.514.074	-	1.792.946	1.582.728	5.615.548	7.303.385
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-

	Komponen RSF RSF Component	Posisi 30 September 2024 Position of September 30, 2024			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period			
		Tanpa Jangka Waktu No Time Period	< 6 bulan | months	6 bln - < 1 th 6 months - < 1 year	≥ 1 tahun | year
24	Surat Berharga yang tidak sedang dijaminkan, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa Securities that are not being pledged as collateral, are not in default, and are not included as HQLA, including shares traded on the stock exchange	-	-	-	48.566
25	Aset yang memiliki pasangan liabilitas yang saling bergantung An asset that has an interdependent liability pair	-	-	-	-
26	Aset lainnya: Other assets:	674.874	69.283	37.528	273.830
27	Komoditas fisik yang diperdagangkan, termasuk emas Physical commodities traded, including gold	-			
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai *default* fund pada *central counterparty* (CCP) Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central counterparty (CCP)		-		
29	NSFR aset derivatif NSFR derivative assets		815		
30	NSFR liabilitas derivatif sebelum dikurangi dengan *variation margin* NSFR derivative liabilities before deducting variation margin		-		
31	Seluruh aset lainnya yg tidak masuk dalam kategori di atas All other assets that do not fall into the above categories	674.874	69.283	37.528	273.830
32	Rekening Administratif Administrative Accounts		6.141.173		
33	Total RSF				
34	Rasio Pendanaan Stabil Bersih Net Stable Funding Ratio				

Analisis Kualitatif
Qualitative Analysis

- NSFR (*Net Stable Funding Ratio*) posisi 31 Desember 2025 sebesar 120.46%, turun 8.94% bila dibandingkan NSFR posisi 30 September 2025 yaitu sebesar 129.40%. Kenaikan NSFR ini terutama disebabkan oleh peningkatan dari RSF (*Required Stable Funding*) sebesar 12.52% jika dibandingkan Triwulan sebelumnya.
- Peningkatan NSFR Bank disebabkan oleh beberapa hal sebagai berikut:
  ASF:
  - Total ASF naik 4.75% bila dibandingkan NSFR posisi 30 September 2025.
  - Peningkatan ASF disebabkan adanya peningkatan pendanaan yang berasal dari nasabah korporasi sebesar 24.52%.
  - Rasio pendanaan stabil dibandingkan non-stabil Bank adalah 4.48%.
- RSF:
  - Total RSF mengalami peningkatan 12.52% bila dibandingkan NSFR posisi 30 September 2025.
  - Peningkatan RSF didominasi oleh pinjaman dengan kategori lancar dan dalam perhatian khusus dan surat berharga sebesar Rp777 miliar bila dibandingkan NSFR posisi 30 September 2025.

		Posisi 31 Desember 2024 Position as of December 31, 2024				
	Total Nilai Tertimbang Total Weighted Value	**Nilai Tercatat Berdasarkan Sisa Jangka Waktu** Carrying Value Based on Remaining Period				**Total Nilai Tertimbang** Total Weighted Value
		Tanpa Jangka Waktu No Time Period	**< 6 bulan** | months	**6 bln - < 1 th** 6 months - < 1 year	**≥ 1 tahun** | year	
	41.281	-	-	-	48.425	41.161
	-	-	-	-	-	-
	1.055.515	739.644	87.431	50.830	303.621	1.181.525
	-	-				-
	-		-			-
	815		6.592			6.592
	-		-			-
	1.054.700	739.644	87.431	50.830	303.621	1.174.934
	150.764		7.109.306			167.681
	8.181.415					9.205.868
	129,40%					120,46%

Analisis Kualitatif
Qualitative Analysis

- The NSFR (Net Stable Funding Ratio) as of 31 December 2025 stood at 120.46%, a decrease of 8.94% compared to the NSFR position as of 30 September 2025, which was 129.40%. The change in NSFR was primarily driven by an increase in Required Stable Funding (RSF) of 12.52% compared to the previous quarter.
- The Bank's NSFR movement was influenced by the following factors:
  ASF:
  - Total ASF increased by 4.75% compared to the NSFR position as of 30 September 2025.
  - The increase in ASF was driven by higher funding from corporate customers, which rose by 24.52%.
  - The ratio of stable to non-stable funding of the Bank was 4.48%.
- RSF:
  - Total RSF increased by 12.52% compared to the NSFR position as of 30 September 2025.
  - The increase in RSF was mainly driven by loans classified as current and special mention, as well as securities, amounting to IDR777 billion
  - compared to the NSFR position as of 30 September 2025.

Risiko Likuiditas
Liquidity Ratio

Tabel 38: Aset Terikat
Encumbrance

	a	b	c	d
	Aset Terikat Encumbered	**Aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas** Assets held or contracted with the central bank but not yet used to generate liquidity	**Aset tidak terikat** Unencumbered	**Total**
				dalam jutaan Rupiah | In million Rupiah
Kas Cash	-	-	2.572	2.572
Penempatan pada BI Placement in Bank Indonesia				
GWM Primer Primary GWM	-	539.767	-	539.767
GWM RIM RIM	-	-	-	-
GWM PLM PLM GWM	-	337.617	-	337.617
FASBI	-	-	-	-
Surat Berharga Pemerintah Government Securities	-	-	6.694.544	6.742.969
Surat Berharga Korporasi Corporate Securities	-	-	48.425	48.425
Reverse Repo	288.949	-	-	288.949
Repo	796.295	-	-	796.295

Analisis Kualitatif
Qualitative Analysis

a. Aset Terikat (*Encumbered Asset*) merupakan aset yang dimiliki oleh Bank, namun terbatas untuk kebutuhan likuiditas secara legal maupun kontraktual. Aset Terikat juga tidak termasuk aset yang disimpan atau diperjanjikan dengan Bank Indonesia yang belum digunakan untuk menghasilkan likuiditas. Saat ini, Bank memiliki aset terikat yang terdiri dari *Repo* sebesar Rp796 Miliar, *Reverse Repo* sebesar Rp289 Miliar (jangka waktu jatuh tempo rata-rata di bawah 1 bulan) dan Surat Berharga Pemerintah sebesar Rp6,74 triliun.
Encumbered Assets are assets owned by the Bank, but limited to legal or contractual liquidity needs. Encumbered Assets also do not include assets deposited or agreed with Bank Indonesia that have not been used to generate liquidity. Currently, the Bank has tied assets consisting of Repo of IDR796 billion, Reverse Repo of IDR289 billion (average maturity of less than 1 month) and Government Securities of IDR6.74 trillion.

b. Bank memiliki aset yang disimpan atau diperjanjikan dengan Bank Indonesia berupa GWM Primer sebesar Rp540 miliar dan GWM PLM sebesar Rp338 miliar. Aset yang disimpan di Bank Indonesia tersebut belum digunakan untuk menghasilkan likuiditas namun tetap diperhitungkan sebagai HQLA sebagaimana diatur dalam POJK *Liquidity Coverage Ratio* (LCR)
The Bank has assets deposited or agreed with Bank Indonesia in the form of Primary GWM amounting to IDR540 billion and PLM GWM amounting to IDR338 billion. The assets deposited with Bank Indonesia have not been used to generate liquidity but are still calculated as HQLA as stipulated in POJK Liquidity Coverage Ratio (LCR).

c. Aset Tidak Terikat merupakan aset yang memenuhi syarat sebagai HQLA sebagaimana diatur dalam POJK *Liquidity Coverage Ratio* (LCR). Saat ini Bank memiliki aset tidak terikat berupa Kas dan Surat Berharga Pemerintah.
Unrestricted Assets are assets that qualify as HQLA as stipulated in POJK Liquidity Coverage Ratio (LCR). Currently the Bank has unrestricted assets in the form of Cash and Government Securities.

Risiko Likuiditas
Liquidity Risk

Tabel 39 : LIQA - Manajemen Risiko Likuiditas
Table 39 : LIQA - Liquidity Risk Management

LIQA - Manajemen Risiko Likuiditas LIQA - Liquidity Risk Management	
Pengungkapan kualitatif Qualitative disclosure	
1.	Tata kelola pengelolaan risiko likuiditas, termasuk: toleransi risiko; struktur dan tanggung jawab pengelolaan risiko likuiditas; pelaporan likuiditas internal; dan komunikasi strategi, kebijakan dan praktik risiko likuiditas di seluruh lini bisnis dan dengan dewan direksi. Liquidity risk management governance, including: risk tolerance; liquidity risk management structure and responsibilities; internal liquidity reporting; and communication of liquidity risk strategies, policies and practices across business lines and with the board of directors.
a.	Toleransi Risiko Risk Tolerance
	Bank menetapkan limit toleransi (*risk tolerance*) & *risk appetite* Risiko Likuiditas yang konsisten dan relevan dengan bisnis serta kompleksitas kegiatan usaha Bank. Limit tersebut meliputi antara lain limit *Liquidity Coverage Ratio* (LCR), *limit Net Stable Funding Ratio* (NSFR), limit Rasio Intermediasi Makroprudensial (RIM), limit mismatch arus kas baik dalam jangka pendek maupun jangka panjang termasuk arus kas yang berasal dari rekening administratif, limit konsentrasi pada aset dan kewajiban, dan rasio-rasio likuiditas lainnya. Penetapan limit toleransi dilakukan agar Bank dapat mengelola likuiditas pada kondisi normal maupun krisis. Penetapan besaran limit risk appetite dan risk tolerance diajukan oleh Satuan Kerja Manajemen Risiko (SKMR) dan disetujui oleh Dewan Direksi dan Komisaris melalui Komite Manajemen Risiko (KMR). Apabila terjadi pelampauan limit, maka Satuan Kerja Manajemen Risiko (SKMR) akan berkoordinasi dengan Unit Bisnis terkait untuk menyusun action plan. The Bank sets tolerance limits (risk tolerance) & risk appetiteLiquidity Risk that is consistent and relevant to the business and complexity of the Bank's business activities. These limits include, among others, Liquidity Coverage Ratio (LCR) limits, Net Stable Funding Ratio (NSFR) limits, Macroprudential Intermediation Ratio (RIM) limits, cash flow mismatch limits both in the short and long term including cash flows originating from administrative accounts, concentration limits on assets and liabilities, and other liquidity ratios. Tolerance limits are determined so that the Bank can manage liquidity in normal and crisis conditions. Determination of the risk appetite and risk tolerance limits is proposed by the Risk Management Work Unit (SKMR) and approved by the Board of Directors and Commissioners through the Risk Management Committee (KMR). If the limit is exceeded, the Risk Management Work Unit (SKMR) will coordinate with the relevant Business Unit to prepare an action plan.
b.	Struktur dan Tanggung Jawab Pengelolaan Risiko Likuiditas Liquidity Risk Management Structure and Responsibilities
	Bank menetapkan struktur organisasi, perangkat dan kelengkapan unit/fungsi terkait dengan penerapan manajemen risiko untuk Risiko Likuiditas yang sesuai dengan karakteristik dan kompleksitas kegiatan usaha Bank. Penanggung jawab dari pengelolaan Risiko Likuiditas adalah Unit Bisnis yang aktivitasnya terekspos langsung oleh Risiko Likuiditas. Unit Bisnis tersebut selanjutnya dibantu oleh *Enterprise, Operational and Market Risk* (EOMR) dengan memberikan masukan dan analisa yang objektif dalam proses identifikasi, pengukuran, pemantauan, dan pelaporan Risiko Likuiditas secara independen. Dewan Direksi dan Komisaris bertanggung jawab untuk memastikan bahwa penerapan manajemen Risiko Likuiditas telah sesuai dengan tujuan strategis, skala, karakteristik bisnis, dan profil Risiko Likuiditas Bank, termasuk memastikan integrasi penerapan manajemen risiko untuk Risiko Likuiditas dengan risiko-risiko lainnya yang dapat berdampak pada posisi likuiditas Bank. The Bank establishes the organizational structure, tools and completeness of units/functions related to the implementation of risk management for Liquidity Risk in accordance with the characteristics and complexity of the Bank's business activities. The person in charge of Liquidity Risk management is the Business Unit whose activities are directly exposed to Liquidity Risk. The Business Unit is further assisted by Enterprise, Operational and Market Risk (EOMR) by providing input and objective analysis in the process of identifying, measuring, monitoring and reporting Liquidity Risk independently. The Board of Directors and Commissioners are responsible for ensuring that the implementation of Liquidity Risk management is in accordance with the Bank's strategic objectives, scale, business characteristics, and Liquidity Risk profile, including ensuring the integration of risk management implementation for Liquidity Risk with other risks that may impact the Bank's liquidity position.
c.	Pelaporan Likuiditas Internal dan Komunikasi Strategi Internal Liquidity Reporting and Strategy Communication
	Bank memiliki Sistem Informasi Manajemen Risiko yang memadai dan andal untuk keperluan pelaporan terkait Risiko Likuiditas. Secara umum, Bank telah menyampaikan dan melaporkan informasi terkait manajemen risiko untuk Risiko Likuiditas yang terdiri dari: rasio-rasio likuiditas, arus kas dan profil maturitas, *stress testing* Likuiditas, Profil Risiko Likuiditas, serta informasi lainnya yang terkait dengan posisi Likuiditas Bank dan kepatuhan Bank terhadap kebijakan dan prosedur Risiko Likuiditas. Seluruh informasi disampaikan ke Unit Bisnis terkait serta Dewan Direksi dan Komisaris melalui kanal sistem informasi internal Bank dan rapat Komite Manajemen Risiko (KMR) secara bulanan. *Enterprise, Operational and Market Risk* (EOMR) selanjutnya akan berkoordinasi secara periodik dengan Unit Bisnis terkait yang mengelola Risiko Likuiditas jika terjadi pelampauan terhadap kebijakan maupun limit untuk Risiko Likuiditas dan menyusun rencana aksi (*action plan*). The Bank has an adequate and reliable Risk Management Information System for reporting purposes related to Liquidity Risk. In general, the Bank has submitted and reported information related to risk management for Liquidity Risk consisting of: Liquidity ratios, cash flow and maturity profile, Liquidity stress testing, Liquidity Risk Profile, and other information related to the Bank's Liquidity position and the Bank's compliance with Liquidity Risk policies and procedures. All information is submitted to the relevant Business Units as well as the Board of Directors and Commissioners through the Bank's internal information system channels and monthly Risk Management Committee (KMR) meetings. Enterprise, Operational and Market Risk (EOMR) will then coordinate periodically with the relevant Business Units that manage Liquidity Risk in the event of an exceedance of the policy or limit for Liquidity Risk and develop an action plan.

LIQA - Manajemen Risiko Likuiditas
LIQA - Liquidity Risk Management

d. Kebijakan dan Praktik Risiko Likuiditas di Seluruh Lini Bisnis dan dengan Dewan Direksi
Liquidity Risk Policies and Practices across Business Lines and with the Board of Directors

Dalam prakteknya, Unit Bisnis yang terekspos oleh Risiko Likuiditas akan menyampaikan informasi mengenai kondisi indikator makroekonomi dan proyeksi bisnis melalui rapat *Asset and Liability Committee* (ALCO) serta dapat mengajukan besaran limit dan toleransi risiko yang terkait dengan Risiko Likuiditas kepada Enterprise, Operational and Market Risk (EOMR) untuk dikaji dan diajukan ke Komite Manajemen Risiko untuk mendapatkan persetujuan. Unit Bisnis terkait juga menyusun *action plan*, mengembangkan *risk culture* yang kuat, serta menerapkan kebijakan dan prosedur manajemen risiko untuk Risiko Likuiditas yang telah ditetapkan oleh Dewan Direksi. Selanjutnya Dewan Direksi akan memantau dan memastikan bahwa penerapan manajemen risiko untuk Risiko Likuiditas telah berjalan sesuai dengan tujuan dan karakteristik Bank dengan dibantu oleh *Enterprise, Operational and Market Risk* (EOMR).
In practice, Business Units exposed to Liquidity Risk will submit information on the condition of macroeconomic indicators and business projections through Asset and Liability Committee (ALCO) meetings and may submit the amount of limits and risk tolerance associated with Liquidity Risk to the Enterprise, Operational and Market Risk (EOMR) for review and submission to the Risk Management Committee for approval. The relevant Business Unit also develops action plans, develops a strong risk culture, and implements risk management policies and procedures for Liquidity Risk that have been determined by the Board of Directors. Furthermore, the Board of Directors will monitor and ensure that the implementation of risk management for Liquidity Risk has run in accordance with the objectives and characteristics of the Bank with the assistance of Enterprise, Operational and Market Risk (EOMR).

2. Strategi pendanaan, termasuk kebijakan sumber diversifikasi dan tenor pendanaan, dan apakah strategi pendanaannya terpusat atau terdesentralisasi.
Funding strategy, including diversification source policy and funding tenor, and whether the funding strategy is centralized or decentralized.

Secara umum, Bank akan menyusun strategi pendanaan sebagai bagian dari upaya pengendalian Risiko Likuiditas. Strategi tersebut mencakup strategi diversifikasi sumber dan jangka waktu pendanaan yang dikaitkan dengan karakteristik dan rencana bisnis Bank. Hal ini tercantum dalam limit risiko Untuk Risiko Likuiditas terkait dengan konsentrasi pendanaan seperti konsentrasi Deposito terhadap Total DPK, konsentrasi DPK special rate terhadap Total DPK, konsentrasi DPK Korporasi terhadap Total DPK, serta konsentrasi Kewajiban Interbank.
In general, the Bank will develop a funding strategy as part of efforts to control Liquidity Risk. This strategy includes a strategy to diversify sources and funding periods that are linked to the characteristics and business plans of the Bank. This is stated in the risk limit for Liquidity Risk related to funding concentrations such as the concentration of Deposits to Total DPK, the concentration of special rate DPK to Total DPK, the concentration of Corporate DPK to Total DPK, and the concentration of Interbank Liabilities.

3. Teknik mitigasi risiko likuiditas.
Liquidity risk mitigation techniques.

Bank melakukan mitigasi risiko likuiditas dengan cara memantau limit-limit risiko likuiditas yang telah ditetapkan oleh manajemen Bank. Apabila limit tersebut mengalami pelampauan *(breach)*, maka *Enterprise, Operational and Market Risk* (EOMR) berkordinasi dengan Unit Bisnis Terkait untuk melakukan *action plan*.
The Bank mitigates liquidity risk by monitoring the liquidity risk limits set by the Bank's management. If the limit is breached, the Enterprise, Operational and Market Risk (EOMR) will coordinate with the relevant Business Unit to conduct an action plan.

4. Penjelasan tentang bagaimana stress-test digunakan.
An explanation of how stress tests are used.

Stress Testing Likuiditas digunakan untuk mengetahui kemampuan Bank untuk memenuhi kebutuhan likuiditas dalam kondisi krisis dengan menggunakan skenario stress test secara spesifik (*Bank specific scenario*) maupun stress pada pasar (*general market stress scenario*).
Liquidity Stress Testing is used to determine the Bank's ability to meet liquidity needs in crisis conditions using Bank specific scenarios and general market stress scenarios.

5. Garis besar rencana pendanaan mendesak bank.
Outline of the bank's urgent funding plan.

Dalam rangka pengendalian likuiditas dalam kondisi krisis, dibentuk suatu organisasi *Business Continuity Management* (BCM) yang memiliki tugas dan tanggung jawab melakukan pemantauan secara *continue* mengenai kondisi likuiditas bank. Apabila kondisi likuiditas bank berada dalam kriteria risiko *high*, maka Bank akan mengaktifkan Rencana Pendanaan Darurat.
In order to control liquidity in crisis conditions, a Business Continuity Management (BCM) organization has been established with the duty and responsibility to continuously monitor the bank's liquidity condition. If the bank's liquidity condition is within the high risk criteria, the Bank will activate the Emergency Funding Plan.

6. Alat ukur atau metrik yang disesuaikan yang menilai struktur neraca bank atau arus kas proyeksi dan posisi likuiditas masa depan, dengan memperhitungkan risiko transaksi rekening administratif yang khusus untuk bank tersebut.
A customized measurement tool or metric that assesses a bank's balance sheet structure or projected cash flows and future liquidity position, taking into account administrative account transaction risks specific to that bank.

Pengukuran yang digunakan Bank dalam melakukan proyeksi arus kas yaitu dengan melihat kegiatan bisnis utama bank berdasarkan pendekatan informasi bisnis, *remaining maturity* (*contractual*) maupun *behavioral* dalam *on & off balance sheet*. Selain itu, bank juga melakukan Rencana Pendanaan/Penggunaan (RPP) dalam pengelolaan likuiditas jangka pendek.
The measurement used by the Bank in making cash flow projections is by looking at the bank's main business activities based on business information, remaining maturity (contractual) and behavioral approaches on & off balance sheet. In addition, the bank also conducts a Funding / Utilization Plan (RPP) in managing short-term liquidity.

Risiko Operasional
Operational Risk

Tabel 40 : Pengungkapan Risiko Operasional - Bank Secara Individu
Table 40: Operational Risk Disclosure - Bank Individually

No.	Pendekatan yang Digunakan Approach	Jumlah Total
		dalam jutaan Rupiah | In million Rupiah
1	Pendekatan Standar Standard Approach	
	- Komponen Indikator Bisnis (KIB) - Components of Business Indicators (KIB)	52.140,94
	- Faktor Pengali Kerugian *Intern* (FPKI) - Internal Loss Multiplier Factor (FPKI)	1,00000000
	- Modal Minimum Risiko Operasional (MMRO) - Minimum Operational Risk Capital (MMRO)	52.140,94
	- ATMR untuk Risiko Operasional - RWA for Operational Risk	651.761,75

Risiko Operasional
Operational Risk

Tabel 41 : Pengungkapan Kualitatif Umum
Table 41: General Qualitative Disclosures

	Analisis Kualitatif Qualitative Analysis
1.	Bank telah mengimplementasikan kebijakan manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/ 2016 dan Surat Edaran OJK No. 34/SEOJK/032016 tentang Penerapan Manajemen Risiko Bagi Bank Umum serta mengacu juga pada peraturan internal mengenai Kebijakan Manajemen Risiko. Beberapa Kebijakan Internal yang terkait Manajemen Risiko Operasional diantaranya SK Manajemen Risiko Operasional; SE Kerangka Kerja Manajemen Risiko; SK Risk Appetite Framework, SK Komite Manajemen Risiko; SE Pedoman Penyusunan ATMR Risiko Operasional; SE Pedoman Penyusunan Profil Risiko; SK Kewajiban Penyediaan Modal Minimum (KPMM) sesuai Profil Risiko; SK Kebijakan *Risk Limit*; SE Pengelolaan Risiko Produk Bank; SE *Risk Control & Self Assessment* (RCSA); SE Key Risk Indicator (KRI); SE Prosedur dan Panduan Incident Reporting & Management; SK Implementasi Responsible Person (RP) pada Masing-Masing Divisi; SK Crisis Management Plan (CMP); SK *Business Continuity Management* (BCM); SK *Business Continuity Plan* (BCP); SE Prosedur dan Penyusunan BIA dan BCP Unit Kerja; dan SK Kebijakan Risk Management Terkait Kegiatan Alih Daya. Kebijakan Manajemen Risiko Operasional berperan sebagai panduan bagi Bank dalam mengelola Risiko Operasional yang melekat pada berbagai aktivitas Operasional dan Bisnis Bank, terutama untuk menetapkan tanggung jawab, akuntabilitas, dan menyelaraskan proses kerja. Harapannya, hal ini dapat mengurangi potensi kerugian yang disebabkan oleh gangguan proses internal, kesalahan manusia, kegagalan sistem, dan/atau peristiwa-peristiwa eksternal, dengan mengantisipasi timbulya insiden/ kesalahan akibat kurangnya pengelolaan Risiko Operasional yang efektif. The Bank has implemented risk management policies in accordance with the Financial Services Authority Regulation No. 18/POJK.03/ 2016 and OJK Circular Letter No. 34/SEOJK/032016 concerning the Implementation of Risk Management for Commercial Banks and also refers to internal regulations regarding Risk Management Policies. Some of the Internal Policies related to Operational Risk Management include Operational Risk Management Decree; Risk Management Framework Decree; Risk Appetite Framework Decree, Risk Management Committee Decree; Operational Risk RWA Preparation Guidelines; Risk Profile Preparation Guidelines; Minimum Capital Adequacy Decree (CAR) according to Risk Profile; Risk Limit Policy Decree; SE Bank Product Risk Management; SE Risk Control & Self Assessment (RCSA); SE Key Risk Indicator (KRI); SE Incident Reporting & Management Procedures and Guidelines; SK Responsible Person (RP) Implementation in Each Division; SK Crisis Management Plan (CMP); SK Business Continuity Management (BCM); SK Business Continuity Plan (BCP); SE Procedures and Preparation of BIA and BCP Work Units; and SK Risk Management Policies Related to Outsourcing Activities. The Operational Risk Management Policy serves as a guide for the Bank in managing Operational Risk inherent in various Operational and Business activities of the Bank, especially to assign responsibilities, accountabilities, and harmonize work processes. It is expected to reduce potential losses caused by internal process disruptions, human errors, system failures, and/or external events, by anticipating the occurrence of incidents/errors due to lack of effective Operational Risk management.

Analisis Kualitatif
Qualitative Analysis

2. Dalam rangka meningkatkan efektivitas implementasi Manajemen Risiko Operasional, Bank telah memiliki Unit Kerja Enterprise, Operational, and Market Risk (EOMR) yang salah satu fungsinya terkait Manajemen Risiko Operasional dan berada dibawah koordinasi Satuan Kerja Manajemen Risiko dengan tugas dan tanggung jawab yang telah dirumuskan dengan jelas dan akuntabel. Unit Kerja ini memiliki tugas membantu Direksi dalam mengelola Risiko Operasional, memantau proses pelaksanaan Manajemen Risiko Operasional secara menyeluruh, memastikan kebijakan Manajemen Risiko Operasional berjalan pada seluruh tingkat Organisasi Bank. Dalam pelaksanaannya Unit Kerja EOMR berkoordinasi dengan beberapa Unit Kerja pada setiap kesempatan seperti Unit Kerja Internal Audit, Unit Kerja Cyber Risk, Unit Kerja Legal, Unit Kerja Kepatuhan serta Unit Kerja untuk membahas isu-isu Risiko Operasional yang kritikal agar risiko-risiko tersebut dapat dimitigasi dan dikendalikan secara efektif sejak dini.

   Untuk mendukung implementasi Kerangka Kerja Manajemen Risiko Operasional telah dibentuk 3 unsur penanggung jawab pengelola di masing-masing Unit Kerja yang terdiri dari *Risk Owner*, *Operational Risk Manager* (*Risk Specialist*) dan *Responsible Person* (RP). *Risk Owner* merupakan pemimpin tertinggi di Direktorat, Unit Kerja Bisnis dan unit kerja pendukung yang bertanggung jawab mengelola Risiko Operasional di unit kerja yang dipimpinnya, termasuk memastikan dipatuhinya peraturan dalam pelaksanaan kegiatan bisnis, operasional, dan transaksional. *Operational Risk Manager* (ORM) merupakan fungsi manajemen Risiko Operasional yang membantu *Risk Owner* mengimplementasikan Kerangka Kerja Manajemen Risiko Operasional. *Responsible Person* (RP) yang ditunjuk langsung oleh Direktur dan Kepala Divisi, bertugas membantu Kepala Divisinya mengelola Risiko Operasional terutama dalam hal Pelaporan Kejadian Risiko (*Incident Report)*, *Risk & Control Self-Assessment* (RCSA), *Key Risk Indicators* (KRI) serta permasalahan risiko operasional lainnya yang tidak tercover pada area kerjanya.

   Selain menjalankan fungsi pengelolaan Risiko Operasional, Unit Kerja EOMR juga bertanggung jawab dalam mengoordinasikan implementasi *Internal Control over Financial Reporting* (ICoFR) di seluruh lini organisasi. Penerapan ICoFR ini bertujuan untuk memberikan keyakinan memadai bahwa laporan keuangan Bank disusun secara akurat, andal, dan sesuai dengan standar akuntansi yang berlaku, guna memitigasi risiko salah saji material.

   Dalam pelaksanaannya, Unit Kerja EOMR melakukan identifikasi terhadap akun-akun signifikan dan proses bisnis kritis yang berdampak langsung pada pelaporan keuangan. Melalui kerangka kerja ini, Bank melakukan evaluasi atas kecukupan rancangan (*design effectiveness*) serta efektivitas implementasi *(operating effectiveness*) dari kontrol-kontrol utama yang ada. Sinergi antara pengelolaan Risiko Operasional dan ICoFR ini memastikan bahwa setiap celah pengendalian dalam proses bisnis tidak hanya dimitigasi dari sisi kerugian finansial langsung, tetapi juga dijaga integritasnya dalam sistem pelaporan keuangan Bank.

   Selain fungsi pengendalian rutin, Unit Kerja EOMR juga memegang peranan strategis dalam penyusunan dan pemutakhiran Rencana Aksi Pemulihan (*Recovery Plan*) Bank. Unit ini bertanggung jawab untuk memastikan bahwa Bank memiliki kerangka kerja yang komprehensif dalam menghadapi kondisi tekanan (*stress event*) yang ekstrim namun mungkin terjadi.

   Dalam fungsinya tersebut, Unit Kerja EOMR menetapkan Indikator Pemicu (*Recovery Indicators*) yang mencakup aspek permodalan, likuiditas, rentabilitas, dan kualitas aset. Unit ini melakukan pemantauan secara berkala terhadap indikator-indikator tersebut guna memastikan deteksi dini atas potensi permasalahan finansial. Apabila indikator pemicu terlampaui, Unit Kerja EOMR berkoordinasi dengan Manajemen untuk mengaktifkan opsi pemulihan (*recovery options*) yang telah disiapkan, guna mengembalikan posisi kesehatan Bank ke tingkat normal tanpa memerlukan bantuan dari pihak eksternal. Sinergi ini mempertegas komitmen Bank dalam menjaga kelangsungan usaha dan stabilitas sistem keuangan.

   In order to improve the effectiveness of Operational Risk Management implementation, the Bank has an Enterprise, Operational, and Market Risk (EOMR) Work Unit, one of whose functions is related to Operational Risk Management and is under the coordination of the Risk Management Work Unit with clearly defined and accountable duties and responsibilities. This Working Unit has the task of assisting the Board of Directors in managing Operational Risk, monitoring the overall Operational Risk Management implementation process, ensuring Operational Risk Management policies are implemented at all levels of the Bank's Organization. In its implementation, the EOMR Work Unit coordinates with several Work Units on every occasion such as the Internal Audit Work Unit, Cyber Risk Work Unit, Legal Work Unit, Compliance Work Unit and Work Units to discuss critical Operational Risk issues so that these risks can be effectively mitigated and controlled early on.

   To support the implementation of the Operational Risk Management Framework, 3 elements of responsible managers have been established in each Work Unit consisting of Risk Owner, Operational Risk Manager (Risk Specialist) and Responsible Person (RP). The Risk Owner is the highest leader in the Directorate, Business Unit and supporting work units who is responsible for managing Operational Risk in the work unit he leads, including ensuring compliance with regulations in the implementation of business, operational and transactional activities. Operational Risk Manager (ORM) is an Operational Risk management function that helps the Risk Owner implement the Operational Risk Management Framework. The Responsible Person (RP) who is appointed by Director and Division Head, is tasked with assisting the Head of the Division in managing Operational Risk, especially in terms of Incident Reporting, Risk & Control Self-Assessment (RCSA), Key Risk Indicators (KRI) and other operational risk issues that are not covered in their work area.

   In addition to its Operational Risk management functions, the Enterprise, Operational, and Market Risk (EOMR) Work Unit is responsible for coordinating the implementation of Internal Control over Financial Reporting (ICoFR) across all organizational lines. The implementation of ICoFR aims to provide reasonable assurance that the Bank's financial statements are prepared accurately, reliably, and in accordance with applicable accounting standards, in order to mitigate the risk of material misstatement.

   In its execution, the EOMR Work Unit identifies significant accounts and critical business processes that have a direct impact on financial reporting. Through this framework, the Bank evaluates the design effectiveness and operating effectiveness of existing key controls. The synergy between Operational Risk management and ICoFR ensures that any control gaps within business processes are not only mitigated in terms of direct financial loss but are also safeguarded for their integrity within the Bank's financial reporting system.

   Beyond routine control functions, the EOMR Work Unit plays a strategic role in the preparation and updating of the Bank's Recovery Plan. This unit is responsible for ensuring that the Bank maintains a comprehensive framework to navigate extreme yet plausible stress events.

   In this capacity, the EOMR Work Unit establishes Recovery Indicators covering aspects of capital, liquidity, profitability, and asset quality. The unit conducts periodic monitoring of these indicators to ensure early detection of potential financial distress. Should a trigger indicator be breached, the EOMR Work Unit coordinates with Management to activate pre-defined recovery options, aimed at restoring the Bank's health to normal levels without requiring external support. This synergy reinforces the Bank's commitment to maintaining business continuity and financial system stability.

	Analisis Kualitatif Qualitative Analysis
3.	Bank mengembangkan metodologi Manajemen Risiko Operasional dalam rangka penyempurnaan *ORM tools* yang telah ada. *ORM Tools* adalah perangkat atau sistem yang dirancang untuk membantu Bank dalam mengidentifikasi, menilai, mengendalikan, dan memantau Risiko Operasional. *ORM Tools* memiliki tiga modul yakni *Risk Control Self Assessment* (RCSA), *Key Risk Indicator* (KRI) dan *Incident Report*. RCSA digunakan untuk membantu *risk owner* dalam melakukan proses manajemen risiko operasional yang mencakup identifikasi dan pengukuran risiko operasional secara mandiri yang bersifat prediktif dan antisipatif. Selanjutnya, KRI adalah alat bantu yang memberikan informasi sejak dini mengenai gejala maupun risiko yang trennya menunjukkan peningkatan. Sedangkan *Incident Report* merupakan *tools* yang berfungsi sebagai *database* peristiwa risiko, yang digunakan untuk data pembelajaran Bank. Bank juga membangun *database* peristiwa risiko, termasuk di dalamnya data kerugian karena risiko operasional, melalui modul *Incident Report*. Hal ini merupakan bagian dari kegiatan Bank mendata *Risk & Loss Event Data (RLED)* yang akan digunakan di dalam perhitungan Modal Risiko Operasional dan ATMR Risiko Operasional. Peristiwa yang dicatat meliputi *Loss Event* dan/atau *Near Miss Event*. Kejadiannya dapat berasal dari kegiatan yang bersifat transaksional maupun non transaksional. *Near Miss* merupakan peristiwa risiko yang nyaris menimbulkan kerugian finansial atau yang telah menimbulkan kerugian finansial namun kerugian tersebut sudah *recovery* seluruhnya, dengan catatan pada saat pencatatan *Incident Report* peristiwa risiko sudah terselesaikan baik di hari yang sama dengan peristiwa ataupun tidak, sedangkan *Loss Event* merupakan peristiwa risiko yang berdampak finansial atau hilangnya dana Bank. Insiden/peristiwa Risiko Operasional wajib dianalisis kronologi, penyebab, dan dampaknya untuk memperoleh informasi yang lengkap dan komprehensif. Seluruh peristiwa risiko yang memiliki dampak kerugian finansial harus dicatat di dalam modul *Incident Report* berapapun nilai kerugiannya. Terhadap Insiden Risiko yang telah dicatat Unit Kerja terkait memantau kerugian dari *Loss Event* mengenai *update* setiap *recovery* kerugian sampai dengan final serta pembukuan kerugian final dalam buku Bank. Unit Kerja EOMR akan merekonsiliasi *Loss* yang dicatat pada Incident Report Database dengan yang dicatat di GL Kerugian Bank. The Bank developed an Operational Risk Management methodology in order to improve the existing ORM tools. ORM Tools are devices or systems designed to assist the Bank in identifying, assessing, controlling, and monitoring Operational Risk. ORM Tools have three modules, namely Risk Control Self Assessment (RCSA), Key Risk Indicator (KRI) and Incident Report. RCSA is used to assist risk owners in carrying out the operational risk management process which includes identifying and measuring operational risks independently which are predictive and anticipatory. Furthermore, KRI is a tool that provides early information on symptoms or risks that show an increasing trend. Meanwhile, Incident Report is a tool that functions as a database of risk events, which is used for Bank learning data. The Bank also establishes a database of risk events, including data on losses due to operational risks, through the Incident Report module. This is part of the Bank's activities in recording Risk & Loss Event Data (RLED) which will be used in calculating Operational Risk Capital and Operational Risk RWA. The events recorded include Loss Events and/or Near Miss Events. The incidents can originate from transactional or non-transactional activities. Near Miss is a risk event that almost caused a financial loss or has caused a financial loss but the loss has been fully recovered, with the note that at the time of recording the Incident Report the risk event has been resolved either on the same day as the event or not, while Loss Event is a risk event that has a financial impact or loss of Bank funds. Operational Risk Incidents/Events must be analyzed for chronology, causes, and impacts to obtain complete and comprehensive information. All risk events that have an impact on financial loss must be recorded in the Incident Report module regardless of the value of the loss. For the Risk Incidents that have been recorded, the related Work Unit monitors the losses from the Loss Event regarding updates on each loss recovery until the final and the final loss recording in the Bank's books. The EOMR Work Unit will reconcile the Losses recorded in the Incident Report Database with those recorded in the Bank's Loss GL.
4.	Satuan Kerja Manajemen Risiko (SKMR) khususnya Unit Kerja EOMR telah menerbitkan dan menyusun beberapa laporan kondisi risiko-risiko yang terkait dengan Bank kepada jajaran Manajemen. Laporan-laporan ini dibuat dalam rangka mendukung kinerja unit terkait melalui penyediaan data yang informatif, lengkap, dan *terkini* dalam rangka pengendalian risiko diantaranya Laporan *Risk Limit*, Kewajiban Penyediaan Modal Minimum (KPMM), Penilaian Tingkat Kesehtan Bank, *Risk & Loss Event Database* (RLED), *Risk & Control Self Assessment (RCSA)*, *Key Risk Indicator* (KRI). Perhitungan Aset Tertimbang Menurut Risiko (ATMR) Operasional dengan Menggunakan Pendekatan Indikator Dasar pada periode sebelumnya dan Perhitungan Aset Tertimbang Menurut Risiko (ATMR) Operasional dengan Menggunakan Indikator Standar sesuai dengan SEOJK No. 6/ SEOJK.03/2022. Di dalam Penilaian Tingkat Kesehatan Bank terdapat beberapa jenis risiko salah satunya Operasional dimana parameter-parameter penilaian pada risiko inheren adalah Karakteristik dan Kompleksitas Bisnis, Sumber Daya Manusia, Teknologi Informasi dan Infrastruktur Pendukung, *Fraud* dan Kejadian Eksternal. Parameter tersebut sesuai dengan Surat Edaran OJK terkait Penilaian Tingkat Kesehatan Bank. The Risk Management Work Unit (SKMR), especially the EOMR Work Unit, has published and compiled several reports on the condition of risks related to the Bank to the Management. These reports are made in order to support the performance of related units by providing informative, complete, and up-to-date data in order to control risks, including Risk Limit Reports, Minimum Capital Adequacy Requirement (CAR), Bank Soundness Level Assessment, Risk & Loss Event Database (RLED), Risk & Control Self-Assessment (RCSA), Key Risk Indicator (KRI). Calculation of Operational Risk-Weighted Assets (RWA) Using the Basic Indicator Approach in the previous period and Calculation of Operational Risk-Weighted Assets (RWA) Using Standard Indicators in accordance with SEOJK No. 6/SEOJK.03/2022. In the Bank Soundness Level Assessment, there are several types of risks, one of which is Operational where the assessment parameters for inherent risk are Business Characteristics and Complexity, Human Resources, Information Technology and Supporting Infrastructure, Fraud and External Events. These parameters are in accordance with the OJK Circular Letter regarding Bank Health Level Assessment.

Analisis Kualitatif
Qualitative Analysis

5. Bank senantiasa menyempurnakan implementasi Manajemen Risiko Operasional dengan meningkatkan kesadaran para Pegawai terhadap risiko serta menyempurnakan Kebijakan dan Prosedur operasional Bank. Berbagai upaya ini ditujukan untuk memitigasi risiko inheren dan terus meningkatkan sistem pengendalian khususnya terhadap Risiko Operasional. Bank juga terus-menerus meningkatkan kesadaran risiko seluruh pegawainya melalui berbagai media termasuk diantaranya email blast dan sosialisasi secara langsung.

   Bank dalam menentukan tingkat Risiko yang diambil, Toleransi Risiko, dan Strategi Bank secara keseluruhan selalu memperhatikan kemampuan modal Bank untuk dapat menyerap eksposur risiko atau kerugian yang timbul berdasarkan pengalaman kerugian di masa lalu, kemampuan sumber daya manusia, serta kepatuhan terhadap ketentuan internal dan eksternal yang berlaku. Bank telah menetapkan Limit Risiko secara memadai sesuai sasaran strategis dan strategi bisnis Bank secara keseluruhan yang wajib dipatuhi oleh seluruh lini organisasi, oleh karenanya Bank menerbitkan Kebijakan *Risk Limit.* Limit Risiko yang ditetapkan oleh Bank secara berkala ditinjau ulang minimal satu tahun sekali untuk memastikan kesesuaiannya dengan arah dan strategi bisnis Bank.

   Bank telah menerapkan Budaya Risiko (*Risk Culture*) antara lain dengan secara konsisten menerapkan proses identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan atas potensi kerugian yang dapat dialami Bank (*Potential Loss*), mencegah kejadian risiko (*Risk Event*) dan meminimalkan kerugian Bank (*Risk Loss*). Kemudian melaksanakan proses identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan setiap jenis dan kelompok risiko yang dilakukan secara berkesinambungan. Budaya Manajemen Risiko diinternalisasikan pada seluruh level Organisasi untuk mendorong konsistensi dan efektivitas Penerapan Manajemen Risiko Bank dan merupakan tanggung jawab bersama seluruh karyawan di setiap lini organisasi.

   Terdapat *Product & Activity* Forum yang secara rutin dilakukan untuk mengidentifikasi dan memitigasi risiko yang melekat pada produk dan aktivitas baru. Untuk mempermudah proses mitigasi Risiko Produk oleh *Product Owner* dan unit-unit kerja yang terkait lainnya, Bank telah menyusun Kebijakan Pengelolaan Risiko Produk Bank. Semua uang tunai yang dikelola oleh Bank telah diasuransikan, jenis asuransi uang tunai pada Bank terdapat dalam *Cash In Save* (uang dalam khazanah utama) dan *Cash In Transit* (uang dalam perjalanan).

   Sebagai bentuk pengawasan aktif Dewan Direksi atas implementasi Kualitas Penerapan Manajemen Risiko yang salah satunya terkait Risiko Operasional, Bank telah memiliki Komite Manajemen Risiko yang tujuan utamanya adalah untuk eskalasi dan pembahasan risiko-risiko utama di Bank.

   Dalam upaya memperkuat lini pertahanan pertama, Unit Kerja EOMR juga menginisiasi pengembangan dan implementasi *Employee Risk Score.* Inisiatif ini merupakan instrumen berbasis data yang dirancang untuk mengukur serta meningkatkan tingkat kesadaran risiko (*risk awareness*) karyawan secara objektif. Melalui *Employee Risk Score,* Bank dapat memantau sejauh mana pemahaman dan keterlibatan setiap individu dalam pengelolaan risiko, mulai dari kepatuhan terhadap pakta integritas hingga partisipasi aktif dalam program sosialisasi dan sertifikasi.

   Implementasi alat ini tidak ditujukan sebagai sarana hukuman (*punishment*), melainkan sebagai langkah proaktif dalam mengenali potensi bahaya sejak dini guna melindungi Bank dari risiko finansial, reputasi, maupun hukum. Lebih jauh lagi, program ini dikemas untuk menumbuhkan budaya kompetisi yang positif dan menyenangkan di kalangan pegawai. Dengan adanya transparansi skor risiko ini, diharapkan setiap karyawan terdorong untuk terus meningkatkan kompetensinya dalam mengelola risiko, yang pada akhirnya akan memperkuat ketahanan operasional Bank secara menyeluruh.

   The Bank continuously improves the implementation of Operational Risk Management by increasing employee awareness of risk and improving the Bank's operational policies and procedures. These efforts are aimed at mitigating inherent risk and continuously improving the control system, especially for Operational Risk. The Bank also continuously improves the risk awareness of all its employees through various media, including email blasts and direct socialization.

   In determining the level of risk taken, risk tolerance, and overall bank strategy, the Bank always pays attention to the Bank's capital capacity to absorb risk exposure or losses arising from past loss experience, human resource capacity, and compliance with applicable internal and external provisions. The Bank has set adequate Risk Limits in accordance with the Bank's strategic targets and overall business strategy that must be adhered to by all lines of the organization, therefore the Bank issues a Risk Limit Policy. The Risk Limits set by the Bank are periodically reviewed at least once a year to ensure their compliance with the Bank's business direction and strategy.

   The Bank has implemented a Risk Culture, among others by consistently implementing the process of identification, measurement, monitoring, control and reporting of potential losses that can be experienced by the Bank (Potential Loss), preventing risk events (Risk Event) and minimizing Bank losses (Risk Loss). Then implementing the process of identification, measurement, monitoring, control and reporting of each type and group of risks that are carried out continuously. Risk Management Culture is internalized at all levels of the Organization to encourage consistency and effectiveness of the Implementation of Bank Risk Management and is a shared responsibility of all employees at every level of the organization.

   There is a Product & Activity Forum which is routinely held to identify and mitigate the risks inherent in new products and activities. To facilitate the process of Product Risk mitigation by Product Owners and other related work units, the Bank has prepared a Bank Product Risk Management Policy. All cash managed by the Bank has been insured, the type of cash insurance at the Bank is in Cash In Save (money in the main treasury) and Cash In Transit (money in transit).

   As a form of active supervision by the Board of Directors over the implementation of the Quality of Risk Management Implementation, one of which is related to Operational Risk, the Bank has a Risk Management Committee whose main purpose is to escalate and discuss the main risks in the Bank.

   In an effort to strengthen the first line of defense, the EOMR Work Unit has initiated the development and implementation of the Employee Risk Score. This initiative is a data-driven tool designed to objectively measure and enhance the level of risk awareness among employees. Through the Employee Risk Score, the Bank can monitor the extent of individual understanding and involvement in risk management, ranging from compliance with integrity pacts to active participation in socialization and certification programs.

   The implementation of this tool is not intended as a punitive measure, but rather as a proactive step to recognize potential hazards early on, thereby safeguarding the Bank against financial, reputational, and legal repercussions. Furthermore, the program is designed to foster a positive and engaging competitive culture among employees. By providing transparency through risk scoring, each employee is encouraged to continuously improve their risk management competencies, which ultimately strengthens the Bank's overall operational resilience.

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Rp
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05

Tata Kelola Perusahaan yang Baik

Good Corporate Governance

Prinsip Dasar Penerapan Tata Kelola Perusahaan yang Baik

Basic Principles of Implementing Good Corporate Governance

Komitmen dan Konsistensi Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) Secara Berkelanjutan

Commitment and Consistency of Sustainable GCG Implementation

Tata Kelola Perusahaan yang Baik atau *Good Corporate Governance* (GCG) merupakan prinsip-prinsip yang menjadi dasar atas proses dan mekanisme pengelolaan Bank berlandaskan kepatuhan terhadap peraturan dan perundang-undangan yang berlaku. Bagi Bank, penerapan GCG juga berfungsi untuk memastikan kinerja bisnis dan operasional secara optimal, cerminan praktik penerapan etika bisnis, serta menciptakan persaingan yang sehat dan iklim usaha yang kondusif.

Good Corporate Governance (GCG) is the principles that underpin the Bank's management processes and mechanisms, based on compliance with applicable laws and regulations. For the Bank, the implementation of GCG ensures optimal business and operational performance, reflects ethical business practices, and creates sound competition and a conducive business climate.

Atas dasar ini, Bank berkomitmen secara penuh untuk menerapkan GCG dengan memastikan kesesuaian pengelolaan perusahaan dengan kepatuhan terhadap perundang-undangan. Komitmen ini diterapkan dengan menjadikan praktik GCG sebagai pedoman dasar yang harus dilakukan secara komprehensif di seluruh tingkat organisasi Bank, dimulai dari jajaran Dewan Komisaris, Direksi, dan seluruh karyawan di lingkungan bank.

Based on this, the bank is fully committed to implementing GCG by ensuring compliance with laws and regulations. This commitment is implemented by making GCG practices a basic guideline that must be implemented comprehensively at all levels of the bank's organization, starting with the Board of Commissioners, the Board of Directors, and all employees within the bank.

Penerapan Tata Kelola Perusahaan yang Baik dan komprehensif juga menjadi indikator penting bagi investor untuk menilai sebuah perusahaan di masa depan. Terlebih, di industri perbankan, penerapan Tata Kelola Perusahaan yang Baik juga menjadi landasan dan kebutuhan perusahaan dalam menciptakan nilai tambah yang berkelanjutan, mendukung perusahaan dalam menghadapi dinamika industri perbankan, serta membentuk fondasi iklim investasi yang sehat dan dapat mendorong terciptanya inklusi keuangan.

The comprehensive implementation of Good Corporate Governance is also an important indicator for investors in assessing a company's future. Furthermore, in the banking industry, the implementation of Good Corporate Governance serves as a foundation and requirement for companies to create sustainable added value, support companies in navigating the dynamics of the banking industry, and establish the foundation for a healthy investment climate that can encourage financial inclusion.

Sejalan dengan tujuan tersebut, Allo Bank senantiasa memperkuat dan meningkatkan penerapan Tata Kelola Perusahaan yang Baik di seluruh aspek kegiatan usaha yang dijalankan. Hal tersebut diwujudkan dengan antara lain melakukan review dan pengkinian

In line with this objective, Allo Bank continuously strengthens and improves the implementation of Good Corporate Governance across all aspects of its business activities. This is achieved through, among other things, reviewing and updating

kebijakan tata kelola sebagai salah satu wujud komitmen peningkatan kualitas penerapan tata kelola yang baik di seluruh lapisan organisasi Bank.

its governance policies, demonstrating its commitment to improving the quality of good governance implementation across all levels of the Bank's organization.

Tujuan Penerapan Tata Kelola Perusahaan yang Baik
Objectives of Implementing Good Corporate Governance

Implementasi prinsip-prinsip GCG di lingkungan Bank secara konsisten dan berkesinambungan bertujuan untuk:

1. Mendorong peningkatan kualitas pengelolaan bank yang sehat, berdasarkan prinsip kehati-hatian dan beretika, yang dapat meningkatkan daya saing bank.
2. Mengoptimalkan nilai perusahaan bagi Pemegang Saham dengan tetap memperhatikan kepentingan lainnya.

The consistent and continuous implementation of GCG principles within the Bank aims to:

1. Encourage improvement in the quality of sound bank management, based on prudential and ethical principles, which can enhance bank competitiveness.
2. Optimize company value for Shareholders while still paying attention to other interests.

Penerapan Prinsip Tata Kelola Perusahaan
Implementation of Corporate Governance Principles

Penerapan prinsip GCG di Bank dilaksanakan dengan mengacu pada 4 (empat) pilar sesuai dengan Pedoman Umum Good Corporate Governance (PUGKI) yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG). Adapun keempat pilar GCG yang diterapkan oleh Bank adalah sebagai berikut:

The implementation of GCG principles at the Bank is carried out by referring to the four pillars in accordance with the General Guidelines for Good Corporate Governance (PUGKI) issued by the National Committee for Governance Policy (KNKG). The four GCG pillars implemented by the Bank are as follows:

Perilaku Beretika (Etika) Ethics	Dalam melaksanakan kegiatannya korporasi senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat, memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Korporasi memperhatikan kepentingan pemegang saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan dan dikelola secara independen sehingga masing-masing organ perusahaan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain. In conducting its activities, the company prioritizes honesty, treats all parties with respect, fulfills commitments, and consistently upholds moral values and trust. The company considers the interests of shareholders and other stakeholders based on the principles of fairness and equality and operates independently to ensure that no corporate entity dominates another or is subject to external intervention.
Transparansi Transparency	Untuk menjaga objektivitas dalam menjalankan bisnis, perusahaan menyediakan informasi yang material dan relevan dengan cara yang mudah untuk diakses dan dipahami oleh pemangku kepentingan. Korporasi mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh pemegang saham, kreditur, dan pemangku kepentingan lainnya. To maintain objectivity in business operations, the company provides material and relevant information in a manner that is easily accessible and understandable for stakeholders. It proactively discloses not only information mandated by laws and regulations but also other significant matters that may influence decisionmaking by shareholders, creditors, and other stakeholders.
Akuntabilitas Accountability	Korporasi dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu Korporasi harus dikelola secara benar, terukur dan sesuai dengan kepentingan korporat dengan tetap memperhitungkan kepentingan pemegang saham dan pemangku kepentingan. Akuntabilitas merupakan prasyarat yang diperlukan untuk mencapai kinerja yang berkelanjutan. The corporation is responsible for ensuring that its performance is transparent and fair. To achieve this, it must be managed properly, with measurable processes, and in alignment with corporate interests, while also considering the rights of shareholders and stakeholders. Accountability is a crucial prerequisite for achieving sustainable performance.
Keberlanjutan Sustainability	Korporasi mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerjasama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda Pembangunan berkelanjutan. The Corporation complies with all applicable laws and regulations and remains committed to fulfilling its responsibilities toward society and the environment. It aims to contribute to sustainable development by collaborating with relevant stakeholders to enhance their quality of life in a manner that aligns with business interests and the Sustainable Development agenda.

Dasar Penerapan Tata Kelola Perusahaan yang Baik
Basis for Implementation of Good Corporate Governance

Penerapan GCG di lingkungan Bank dilakukan dengan mengacu kepada sejumlah peraturan dan ketentuan yang berlaku di Indonesia, antara lain:

Undang-Undang:

1. Undang-undang Republik Indonesia No. 10 tahun 1998 tentang perubahan atas Undang-undang No. 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.

Peraturan Otoritas Jasa Keuangan:

1. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
2. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
3. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
4. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
5. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.
6. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tanggal 30 Juli 2021 tentang Penyelenggaraan Produk Bank Umum.
7. Peraturan Otoritas Jasa Keuangan No.12/POJK.03 tentang Bank Umum.
8. Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2021 tanggal 30 Juli 2021 tentang perubahan atas Peraturan Otoritas Jasa Keuangan No.34/POJK.03/2018 Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan.
9. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit *Intern* pada Bank Umum.
10. Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tanggal 19 Desember 2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No.32/POJK.03/2019 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum.
11. Peraturan Otoritas Jasa Keuangan No. 12 tahun 2024 tanggal 31 Juli tentang Penerapan Strategi *Anti Fraud* Bagi Lembaga Jasa Keuangan.

The implementation of GCG in the Bank environment is carried out with reference to a number of regulations and provisions in force in Indonesia, including:

Regulations:

1. Law of the Republic of Indonesia No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.

Financial Services Authority Regulations:

1. Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance.
2. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Conventional Bank.
3. Financial Services Authority Circular Letter No. 14/SEOJK.03/2017 concerning Assessment of the Soundness Level of Conventional Bank.
4. Financial Services Authority Regulation No. 46/POJK.03/2017 concerning Implementation of Compliance Function of Conventional Bank.
5. Financial Services Authority Regulation No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.
6. Financial Services Authority Regulation No. 13/POJK.03/2021 dated July 30, 2021, concerning the Implementation of Commercial Bank Products.
7. Financial Services Authority Regulation No. 12/POJK.03 concerning the Commercial Banks.
8. Financial Services Authority Regulation No. 14/POJK.03/2021 dated July 30, 2021, concerning the amendments to Financial Services Authority Regulation No. 34/POJK.03/2018 concerning Reassessment for Key Parties of Financial Services Institutions.
9. Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019, concerning the Implementation of the Internal Audit Function in Commercial Banks.
10. Financial Services Authority Regulation No. 38/POJK.03/2019 dated December 19, 2019, concerning the Amendments to Financial Services Authority Regulation No. 32/POJK.03/2019 concerning the Maximum Credit Limit and Large Fund Provision for Commercial Banks.
11. Financial Services Authority Regulation No. 12 of 2024 dated July 31, concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions.

12. Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tanggal 12 Juli 2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.
13. Peraturan Otoritas Jasa Keuangan No. 9 tahun 2023 tanggal 11 Juli 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
14. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tanggal 18 Juli 2017 tentang Penerapan Penerapan Kuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.
15. Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tanggal 26 Januari 2016 tentang Rencana Bisnis Bank.
16. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tanggal 22 Juli 2016 tentang Penilaian Kemampuan dan Kepatutan bai Bank Pihak Utama Lembaga Jasa Keuangan.
17. Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
18. Peraturan Otoritas Jasa Keuangan No.45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi bagi Bank Umum.

Surat Edaran Otoritas Jasa Keuangan

1. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
2. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bank Umum.
5. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tanggal 24 Juni 2025 tentang Penerapan tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Lainnya:

1. Ketentuan lainnya yang terkait dengan Pasar Modal.
2. Pedoman Umum GCG Indonesia, Komite Nasional Kebijakan Governance.
3. Anggaran Dasar Allo Bank

12. Financial Services Authority Regulation No. 42/POJK.03/2017 dated July 12, 2017, concerning the Obligation to Prepare and Implement Bank Credit or Financing Policies for Commercial Banks.
13. Financial Services Authority Regulation No. 9 of 2023 dated July 11, 2023, concerning the Use of Public Accountants and Public Accounting Firms in Financial Services Activities.
14. Financial Services Authority Regulation No. 51/POJK.03/2017 dated July 18, 2017, concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.
15. Financial Services Authority Regulation No. 5/POJK.03/2016 dated January 26, 2016, concerning the Bank Business Plans.
16. Financial Services Authority Regulation No. 27/POJK.03/2016 dated July 22, 2016, concerning the Fit and Proper Test for Banks as the Main Party of Financial Services Institutions.
17. Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 16, 2016, concerning the Implementation of Risk Management for Commercial Banks.
18. Financial Services Authority Regulation No. 45/POJK.03/2015 dated December 23, 2015, concerning the Implementation of Governance in Remuneration for Commercial Banks.

Circular Letter of the Financial Services Authority

1. Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance.
2. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Conventional Bank.
3. Financial Services Authority Circular Letter No. 14/SEOJK.03/2017 concerning Assessment of Conventional Bank Sound Level.
4. Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 dated September 1, 2016, concerning the Implementation of Risk Management for Commercial Banks.
5. Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 dated June 24, 2025, concerning the Implementation of Governance in Remuneration for Commercial Banks.

Others:

1. Other provisions related to the Capital Market.
2. General Guidelines for GCG Indonesia, National Committee for Governance Policy.
3. Allo Bank Articles of Association.

Perkembangan Penerapan Tata Kelola Perusahaan yang Baik

Development of Good Corporate Governance Implementation

Berbekal fondasi dan ekosistem bisnis yang kuat, Bank berupaya untuk terus menyesuaikan seluruh aktivitas bisnis yang dijalankan sesuai dengan perkembangan teknologi dan dinamika industri terkini. Allo Bank berkomitmen untuk terus memperkuat implementasi tata kelola yang baik dan berkelanjutan pada proses bisnis dan operasional dengan mendukung prinsip prinsip *Environmental, Social, and Governance* (ESG). Untuk menyempurnakan penerapan GCG di perusahaan, pada 2025 Bank telah menyusun sejumlah langkah, antara lain:

1. Pemenuhan aspek komposisi, independensi, integritas, dan kompetensi Direksi, Dewan Komisaris, serta komite yang didukung oleh pedoman kerja.
2. Pemenuhan kebijakan terkait kode etik yang didalamnya mengatur juga benturan kepentingan. Penerapan tanda tangan kode etik.
3. Pemenuhan struktur pengendalian internal Bank berjalan memadai (Audit Internal, Kepatuhan, Manajemen Risiko, APU PPT & PPPSPM serta *Anti Fraud*).
4. Pengembangan karyawan melalui program pelatihan terstruktur,
5. Penyesuaian struktur organisasi melalui SK Perubahan Struktur Organisasi Oktober 2025.
6. Bank telah memiliki Kebijakan remunerasi, dan kebijakan dividen.

Armed with a strong foundation and business ecosystem, the Bank is always working to adapt all of its business activities to the latest in technological developments and industry dynamics. Allo Bank is committed to supporting Environmental, Social, and Governance (ESG) principles as a means of strengthening its implementation of good and sustainable governance throughout all of its business and operational processes. The Bank has made the following efforts in 2025 as a means to enhance its GCG implementation within the company:

1. Fulfillment of work guidelines involving the composition, independence, integrity, and competence for the Board of Directors, Board of Commissioners, and their respective committees.
2. Compliance with policies related to the Bank's code of ethics, which also regulates conflicts of interest. Implementing signatures for the code of ethics.
3. Adequate compliance with the Bank's internal control structure (Internal Audit, Compliance, Risk Management, AML, CFT & PPPSPM, and Anti-Fraud).
4. Employee development through structured training programs.
5. Organizational structure adjustments through a Decree on Changes to the Organizational Structure from October 2025.
6. Ensuring the Bank has a remuneration policy and a dividend policy.

7. Ketersediaan Portal kebijakan yang terpusat.
8. Akses layanan perbankan yang andal melalui aplikasi mobile banking Allo Bank.
9. Website resmi menampilkan keterbukaan informasi keuangan dan non-keuangan.
10. Kapabilitas dan keamanan Sistem IT yang baik dan terkini.
11. Direksi telah melaksanakan tugas dan tanggung jawab sesuai anggaran dasar dan ketentuan peraturan perundang-undangan.
12. Dewan Komisaris telah menjalankan fungsi pengawasan, sesuai anggaran dasar dan ketentuan peraturan perundang-undangan.
13. Direksi dan Dewan Komisaris berkoordinasi dan sinergi dalam pembahasan kinerja, kebijakan strategis, serta penerapan tata kelola Bank.
14. Komite-komite di bawah Dewan Komisaris telah melaksanakan tugas dan fungsinya dengan baik.
15. Pelaksanaan fungsi kepatuhan berlangsung secara efektif dan independen.
16. Penerapan sistem pengendalian internal yang efektif. Mencakup kepatuhan, APU PPT & PPPSPM, Manajemen Risiko, Audit Internal, serta *Anti Fraud.*
17. Kebijakan, ketentuan, serta sistem dan prosedur yang dimiliki oleh Bank telah diperbaharui sesuai dengan ketentuan yang berlaku.
18. Bank telah memproses kewajiban pelaporan kepada regulator baik laporan rutin maupun insidentil kepada regulator.
19. Penyusunan Rencana Bisnis Bank (RBB) melibatkan seluruh jajaran organisasi bank.
20. Sebagai anggota dari KUB, Bank senantiasa berkoordinasi dengan Koordinator KUB dalam monitoring pelaksanaan kepatuhan.
21. Bank menerapkan tata kelola yang baik dengan memperhatikan pengelolaan risiko dan prinsip keuangan berkelanjutan, termasuk penyusunan rencana aksi dan alokasi dana sosial dan lingkungan.

7. Guaranteeing the availability of a centralized policy portal.
8. Providing access to reliable banking services through Allo Bank's mobile banking application.
9. Making sure the Bank's official website displays transparent financial and non-financial information.
10. Strong and up-to-date IT system capabilities and security.
11. Ensuring the Board of Directors has carried out its duties and responsibilities in accordance with the articles of association and statutory regulations.
12. Ensuring the Board of Commissioners has carried out its supervisory function in accordance with the articles of association and statutory regulations.
13. Ensuring the Board of Directors and the Board of Commissioners have coordinated and synergized in discussing performance, strategic policies, and the implementation of Bank governance.
14. Ensuring committees under the Board of Commissioners have carried out their duties and functions effectively.
15. Ensuring the Bank's compliance function is implemented effectively and independently.
16. Implementation of an effective internal control system that encompasses compliance, AML, PPT & PPPSPM, Risk Management, Internal Audit, and Anti-Fraud.
17. Ensuring the Bank's policies, provisions, systems, and procedures have been updated in accordance with applicable regulations.
18. Ensuring the Bank has processed its routine and incidental regulatory reporting requirements.
19. Preparing a Bank Business Plan (RBB) that involves all levels of the Bank's organization.
20. As a Community Banking Business Unit, the Bank consistently coordinates with Community Banking Business Unit Coordinators to monitor compliance implementation.
21. The Bank implements good governance by taking risk management and sustainable finance principles into account, including its development of action plans and its allocation of social and environmental funds.

Penilaian Penerapan Tata Kelola Perusahaan yang Baik

Assessment of Good Corporate Governance Implementation



Allo Bank berkomitmen untuk mengedepankan penerapan GCG yang tercermin dalam serangkaian kebijakan dan prosedur operasional yang secara konsisten diterapkan dalam seluruh kegiatan sehari-hari. Bank secara internal juga telah memiliki pedoman pelaksanaan GCG yang mana pedoman tersebut memuat terkait aspek, prinsip, dan rekomendasi GCG. Pedoman ini dirancang untuk memastikan bahwa setiap aspek dari praktik GCG dipenuhi dan berkelanjutan.

Allo Bank selaku perusahaan yang berstatus perusahaan publik senantiasa melaksanakan dan mematuhi seluruh peraturan perundang-undangan yang berlaku. Bank juga berupaya untuk menciptakan nilai tambah bagi pemegang saham dan para pemangku kepentingan dengan menekankan seluruh kegiatan usahanya pada prinsip-prinsip transparansi, akuntabilitas, dan penyampaian informasi yang wajar sebagai pegangan bagi entitas usaha. Bank juga senantiasa memperhatikan hak pemegang saham tanpa terkecuali, khususnya pemegang saham minoritas yang harus menjadi perhatian dari perusahaan publik terkait.

Allo Bank is committed to prioritizing GCG implementation, reflected in a series of operational policies and procedures consistently applied in all daily activities. The Bank also has internal GCG implementation guidelines, which outline aspects, principles, and recommendations of GCG. These guidelines are designed to ensure that every aspect of GCG practices is met and sustained.

As a public company, Allo Bank consistently implements and complies with all applicable laws and regulations. The Bank also strives to create added value for shareholders and stakeholders by emphasizing the principles of transparency, accountability, and fair information disclosure in all its business activities, as a guideline for business entities. The Bank consistently respects the rights of shareholders, especially minority shareholders, who must be a priority for any public company.

Dasar Penilaian dan Metode
Basis of Assessment and Methods

Bank secara konsisten melakukan evaluasi atas penerapan GCG di perusahaan. Langkah ini dilakukan melalui penilaian penerapan GCG sebagai upaya peningkatan dan perbaikan penerapan tata kelola yang baik. Penilaian ini dilakukan dengan mengacu kepada beberapa peraturan, antara lain:

1. Peraturan OJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum; dan
2. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.

Berdasarkan aturan tersebut, Bank harus melakukan penilaian sendiri (*self-assessment*) secara komprehensif setiap semester agar dapat menetapkan rencana tindak lanjut yang meliputi tindakan korektif (apabila diperlukan).

The Bank consistently evaluates the implementation of GCG within the company. This is done through GCG assessments as an effort to enhance and improve the implementation of good governance. These assessments are conducted in accordance with several regulations, including:

1. Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks; and
2. Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.

Based on these regulations, banks must conduct comprehensive self-assessments every semester to determine follow-up plans, including corrective actions (if necessary).

Kriteria Penilaian Tata Kelola Perusahaan
Assessment Criteria of Corporate Governance

Pelaksanaan *self-assessment* yang dilakukan oleh Bank setiap tahun senantiasa memperhatikan 16 (enam belas) faktor penilaian, yaitu:

1. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi;
2. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit *intern;*
7. Penerapan fungsi audit ekstern;
8. Penerapan manajemen risiko termasuk sistem pengendalian *intern;*
9. Pemberian remunerasi;
10. Penyediaan dana kepada pihak terkait dan penyediaan dana besar;
11. Integritas pelaporan dan sistem teknologi informasi;
12. Rencana strategis Bank;
13. Aspek pemegang saham;
14. Penerapan strategi *anti fraud*, termasuk anti penyuapan;
15. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan; dan
16. Penerapan tata kelola dalam KUB.

The Bank's annual self-assessment consistently considers 16 (sixteen) 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 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 within the KUB.

Assessment Penerapan GCG Tahun Buku 2025
Assessment of GCG Implementation in 2025

Di tahun 2025, Bank telah melakukan penilaian sendiri (*self assessment*) terhadap penerapan GCG yang dilakukan oleh pihak internal dengan mempertimbangkan berbagai faktor penilaian secara komprehensif dan terstruktur sebagaimana diatur dalam POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Adapun hasil penilaian penerapan GCG Bank sepanjang tahun 2025 dapat dilihat sebagai berikut:

In 2025, the Bank conducted a self-assessment of its GCG implementation, conducted internally, taking into account various comprehensive and structured assessment factors as stipulated in POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks. The results of the Bank's GCG implementation assessment throughout 2025 are as follows:

Semester I
First Semester

No.	Kriteria Criteria	Bobot Weight	Rating Rating	Nilai Grade	Keterangan Description
1.	Pelaksanaan Tugas dan Tanggung Jawab Direksi Implementation of Duties and Responsibilities of the Board of Directors	20%	1,83	0,37	Baik Good
2.	Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Implementation of Duties and Responsibilities of the Board of Commissioners	10%	1,76	0,18	Baik Good
3.	Kelengkapan dan Pelaksanaan Tugas Komite Completeness and Implementation of Committee Duties	10%	1,92	0,19	Baik Good
4.	Penanganan Benturan Kepentingan Handling Conflict of Interest	10%	2,00	0,20	Baik Good
5.	Penerapan Fungsi Kepatuhan Bank Implementation of Bank Compliance Function	5%	2,11	0,11	Baik Good
6.	Penerapan Fungsi Audit Intern Implementation of Internal Audit Function	5%	1,93	0,10	Baik Good
7.	Penerapan Fungsi Audit Ekstern Implementation of External Audit Function	5%	2,00	0,10	Baik Good
8.	Penerapan Manajemen Risiko termasuk Sistem Pengendalian *Intern* Implementation of Risk Management including Internal Control	7,5%	1,99	0,15	Baik Good
9.	Penyediaan Dana kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposure*) Provision of Funds to Related Parties and Large Exposure	7,5%	2,08	0,16	Baik Good
10.	Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal Transparency of Financial and Non-Financial Conditions, Governance Implementation Reports and Internal Reporting	15%	2,19	0,33	Baik Good
11.	Rencana Strategis Bank Bank Strategic Plan	5%	2,05	0,10	Baik Good
	Peringkat Komposit Composite Rating			1,97	Baik Good

Semester II
Second Semester

No.	Kriteria Criteria	Bobot Weight	Rating Rating	Nilai Grade	Keterangan Description
1.	Pelaksanaan Tugas dan Tanggung Jawab Direksi Implementation of Duties and Responsibilities of the Board of Directors	10%	1,80	0,18	Baik Good
2.	Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Implementation of Duties and Responsibilities of the Board of Commissioners	7,5%	1,32	0,10	Sangat Baik Excellent
3.	Kelengkapan dan Pelaksanaan Tugas Komite Completeness and Implementation of Committee Duties	7,5%	1,45	0,11	Sangat Baik Excellent
4.	Penanganan Benturan Kepentingan Handling Conflict of Interest	7,5%	2,00	0,15	Baik Good
5.	Penerapan Fungsi Kepatuhan Bank Implementation of Bank Compliance Function	5%	1,50	0,08	Baik Good
6.	Penerapan Fungsi Audit Intern Implementation of Internal Audit Function	7,5%	1,93	0,14	Baik Good
7.	Penerapan Fungsi Audit Ekstern Implementation of External Audit Function	5%	1,44	0,07	Sangat Baik Excellent
8.	Penerapan Manajemen Risiko termasuk Sistem Pengendalian *Intern* Implementation of Risk Management including Internal Control	7,5%	1,93	0,14	Baik Good
9.	Pemberian Remunerasi	5%	1,44	0,07	Sangat Baik Excellent
10.	Penyediaan dana kepada pihak terkait dan penyediaan dana besar	5%	2,00	0,10	Baik Good
11.	Integritas Pelaporan dan Sistem Teknologi Informasi	7,5%	1,94	0,15	Baik Good
12	Rencana Strategis Bank Bank Strategic Plan	7,5%	1,40	0,11	Sangat Baik Excellent
13	Aspek Pemegang Saham	7,5%	2,00	0,15	Baik Good
14	Penerapan strategi anti fraud, termasuk anti penyuapan	5%	1,43	1,07	Sangat Baik Excellent
15	Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan.	5%	1,60	0,08	Baik Good
16	Penerapan tata kelola dalam KUB	2,5%	1,00	0,03	Baik Good
	Peringkat Komposit Composite Rating			1,66	Baik Good

Berdasarkan hasil penilaian di atas, secara umum penerapan GCG di Allo Bank berhasil memperoleh peringkat komposit "BAIK" pada tahun 2025. Hal tersebut tercermin dari pemenuhan atas pelaksanaan prinsip-prinsip GCG yang memadai sepanjang tahun berjalan.

Based on the assessment results above, in general, the implementation of GCG at Allo Bank successfully obtained a composite rating of "GOOD" in 2025. This is reflected in the fulfillment of adequate implementation of GCG principles throughout the current year.

Struktur Tata Kelola Perusahaan yang Baik

Good Corporate Governance Structure

Struktur GCG pada Allo Bank terdiri dari 3 (tiga) organ utama, yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Ketiga organ ini telah sesuai dengan yang telah diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.

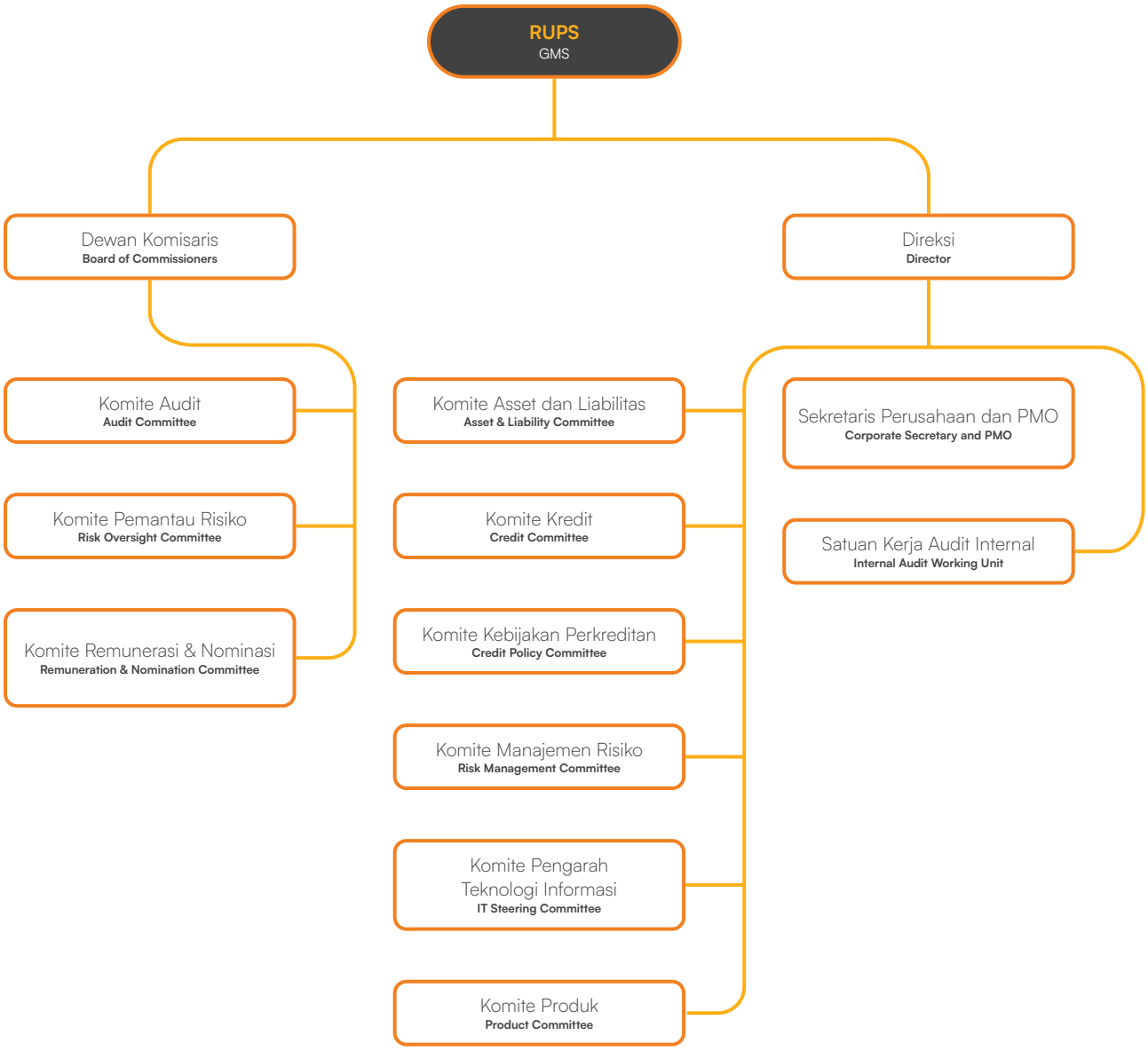
RUPS merupakan forum tertinggi di perusahaan, sedangkan keberadaan Dewan Komisaris dan Direksi merupakan pengejawantahan dari sistem kepengurusan perusahaan dua badan (*two-tier system*). Dewan Komisaris juga bertindak sebagai pengawas dan pengarah, sementara Direksi bertindak sebagai pengurus perusahaan sehari-hari.

Dalam menjalankan tugasnya, Dewan Komisaris turut dibantu oleh Komite Dewan Komisaris yang dibentuk untuk membantu dan meningkatkan fungsi pengawasan yang dijalankan oleh Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Sementara, dalam melaksanakan tugasnya untuk mengelola dan mengendalikan operasional bisnis serta bertanggung jawab atas implementasi GCG di Bank, Direksi turut dibantu oleh sejumlah Komite di bawah Direksi, yaitu Komite Pengarah Teknologi Informasi, Komite Kebijakan Perkreditan, Komite Manajemen Risiko, Komite Kredit dan Komite Aset dan Liabilitas (ALCO). Selain itu, Direksi juga dibantu oleh organ pendukung lain yang bersifat struktural, yaitu Corporate Secretary & PMO, Satuan Kerja Audit Internal (SKAI).

Allo Bank's GCG structure consists of three main organs: the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. These three organs comply with Law No. 40 of 2007 concerning the Limited Liability Companies.

The GMS is the highest forum in the company, while the Board of Commissioners and the Board of Directors embodies the two-tier corporate governance system. The Board of Commissioners also acts as a supervisory and advisory body, while the Board of Directors serves as the day-to-day management of the company.

In carrying out its duties, the Board of Commissioners has the aid of various Board of Commissioners Committees that have been established to assist and enhance the board's oversight function. These committees include the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee. Similarly, the Board of Directors has the aid of several committees underneath it that have been designed to help it carry out its duties to manage and control business operations, as well as to help them with their responsibilities towards the Bank's GCG implementation. These committees encompass the Information Technology Steering Committee, the Loan Policy Committee, the Risk Management Committee, the Loan Committee, and the Asset and Liability Committee (ALCO). In addition, the Board of Directors is also assisted by other supporting structural organs, specifically, the Corporate Secretary & PMO, and the Internal Audit Work Unit (SKAI).


RUPS
GMS
Dewan Komisaris
Board of Commissioners
Direksi
Director
Komite Audit
Audit Committee
Komite Pemantau Risiko
Risk Oversight Committee
Komite Remunerasi & Nominasi
Remuneration & Nomination Committee
Komite Asset dan Liabilitas
Asset & Liability Committee
Komite Kredit
Credit Committee
Komite Kebijakan Perkreditan
Credit Policy Committee
Komite Manajemen Risiko
Risk Management Committee
Komite Pengarah Teknologi Informasi
IT Steering Committee
Komite Produk
Product Committee
Sekretaris Perusahaan dan PMO
Corporate Secretary and PMO
Satuan Kerja Audit Internal
Internal Audit Working Unit

Rapat Umum Pemegang Saham
General Meeting of Shareholders

Struktur Pemegang Saham
Shareholders Structure

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur GCG Allo Bank yang berfungsi sebagai pengambil keputusan tertinggi dalam Bank, dan memiliki wewenang yang tidak dimiliki oleh Dewan Komisaris ataupun Direksi. RUPS juga merupakan sarana bagi para pemegang saham untuk mengambil keputusan penting dan strategis terkait keberlanjutan jangka panjang Bank, dengan memperhatikan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, termasuk menyetujui perubahan Anggaran Dasar, menyetujui laporan tahunan dan membagikan dividen. RUPS juga memiliki wewenang untuk menunjuk dan memberhentikan anggota Dewan Komisaris dan Direksi, mendelegasikan wewenang kepada Dewan Komisaris dan Direksi serta mengambil keputusan terkait tindakan Bank yang membutuhkan persetujuan pemegang saham.

The General Meeting of Shareholders (GMS) is the highest organ in Allo Bank's GCG structure, which functions as the highest decision-making body in the Bank, and has authority that is not held by the Board of Commissioners or the Board of Directors. The GMS serves as a means for shareholders to make important and strategic decisions related to the Bank's long-term sustainability, by taking into account the provisions of the Articles of Association and applicable laws and regulations, including approving amendments to the Articles of Association, approving annual reports and distributing dividends. The GMS also has the authority to appoint and dismiss members of the Board of Commissioners and the Board of Directors, delegate authority to the Board of Commissioners and the Board of Directors and make decisions regarding Bank actions that require shareholder approval.

Dasar Hukum Penyelenggaraan RUPS
Legal Basis for Holding GMS

Dalam menyelenggarakan RUPS, Bank senantiasa mengacu kepada sejumlah peraturan perundang-undangan, antara lain:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.
2. Peraturan Otoritas Jasa Keuangan No.15/POJK.04/2020 tentang Perencanaan dan Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik.
3. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik Secara Elektronik.

In holding the GMS, the Bank adheres to the following legal provisions:

1. Law No. 40 of 2007 concerning the Limited Liability Companies.
2. Financial Services Authority Regulation No.15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies.
3. Financial Services Authority Regulation No. 16/POJK.04/2020 concerning the Electronic Implementation of General Meetings of Shareholders of Public Companies.

Hak Pemegang Saham dalam RUPS
Rights of the Shareholders at the GMS

Pemegang saham memiliki sejumlah hak dalam pelaksanaan RUPS sesuai ketentuan yang berlaku, di antaranya:

1. Pemegang saham berhak untuk hadir dalam RUPS baik sendiri maupun diwakili berdasarkan surat kuasa. Pemegang saham yang berhak hadir dalam RUPS adalah pemegang saham yang namanya tercatat dalam daftar pemegang saham Bank 1 (satu) hari kerja sebelum pemanggilan RUPS.
2. Pemegang saham berhak memperoleh informasi mata acara RUPS dan bahan terkait mata acara RUPS sepanjang tidak bertentangan dengan kepentingan Bank.
3. Pemegang saham atau kuasa mereka berhak untuk mengajukan pertanyaan dan/atau menyatakan pendapat/ tanggapan sehubungan dengan mata acara RUPS dan hal-hal lain yang berhubungan mata acara RUPS yang bersangkutan sebelum diadakan pengambilan keputusan.
4. Pemegang saham berhak mengeluarkan suara dalam RUPS. Tiap saham memberi hak kepada pemegangnya untuk mengeluarkan 1 (satu) suara. Apabila seorang pemegang saham memiliki lebih dari 1 (satu) saham, maka ia hanya diminta untuk memberikan suara 1 (satu) kali dan suaranya itu mewakili seluruh saham yang dimilikinya atau diwakilinya.

According to the applicable regulations, shareholders have a number of rights in implementing the GMS, including:

1. Shareholders have the right to attend the GMS either alone or represented based on a power of attorney. Shareholders who are entitled to attend the GMS are shareholders whose names are recorded in the Bank's shareholder register 1 (one) working day before the invitation to the GMS.
2. Shareholders have the right to obtain information on the GMS agenda and materials related to the GMS agenda as long as it does not conflict with the interests of the Bank.
3. Shareholders or their proxies have the right to ask questions and/or express opinions/responses in connection with the GMS agen da and other matters related to the relevant GMS agenda before a decision is made.
4. Shareholders have the right to vote at the GMS. Each share gives the holder the right to cast 1 (one) vote. If a shareholder owns more than 1 (one) share, then he is only asked to vote 1 (one) time and his vote represents all the shares he owns or represents.

Jenis-Jenis RUPS
Types of GMS

Allo Bank memiliki 2 (dua) jenis RUPS, yakni RUPS Tahunan (RUPST) dan RUPS Luar Biasa (RUPSLB). RUPST dapat diadakan sebanyak 1 (satu) kali dalam setahun, sementara RUPSLB dapat diadakan kapan saja berdasarkan kebutuhan Bank. Seluruh hasil dan keputusan yang dicapai dalam RUPS selanjutnya akan diterapkan secara wajar dan transparan. Meski demikian, RUPS dan pemegang saham tidak berwenang untuk melakukan intervensi dalam pelaksanaan tugas, fungsi, dan otoritas Dewan Komisaris dan Direksi dalam menjalankan kewajibannya dan menggunakan haknya sesuai dengan Anggaran Dasar dan peraturan yang berlaku.

Allo Bank has 2 (two) types of GMS, namely the Annual GMS (AGMS) and Extraordinary GMS (EGMS). The AGM can be held 1 (one) time a year, while the EGMS can be held at any time based on the Bank's needs, where all GMS results and decisions will be implemented fairly and transparently. However, the GMS and shareholders are not authorized to intervene in the implementation of the duties, functions and authority of the Board of Commissioners and Directors in carrying out their obligations and exercising their rights in accordance with the Articles of Association and applicable regulations.

Penyelenggaraan RUPS Tahun 2025
Implementation of GMS in 2025

Sepanjang tahun 2025, Bank telah menyelenggarakan RUPS sebanyak 2 (dua) kali, yakni 1 (satu) kali RUPS Tahunan dan 1 (satu) kali RUPS Luar Biasa. Bank telah menunjuk sejumlah pihak independen, seperti notaris, konsultan hukum, dan Biro Administrasi Efek untuk melakukan perhitungan dan/atau validasi dan pengambilan suara dalam RUPS. Adapun rincian rapat beserta agenda dan tindak lanjut keputusan RUPS di tahun 2025 dapat dilihat sebagai berikut:

Throughout 2025, the Bank held two GMS: one Annual GMS and one Extraordinary GMS. The Bank appointed several independent parties, including notaries, legal consultants, and a Securities Administration Bureau, to calculate, validate, and vote at the GMS. The details of the meetings, along with the agenda and follow-up to the GMS decisions in 2025, are as follows:

RUPS Tahunan tanggal 10 April 2025
Annual GMS on April 10,2025

Hari/Tanggal Day/Date	Kamis, 10 April 2025 Thursday, April 10, 2025
Waktu Time	14.20 - 15.49 WIB 14.20-15.49 (Western Indonesia Time)
Tempat Venue	Auditorium Menara Bank Mega Lantai 3, Jl. Kapten Pierre Tendean Kavling 12-14A, Jakarta
Kehadiran Attendance	**Dewan Komisaris | Board of Commissioners** Komisaris Utama Independen | Independent President Commissioner : Aviliani Komisaris Independen | Independent Commissioner : Rosmaya Komisaris | Commissioner : Ali Gunawan **Direksi | Board of Directors** Direktur Utama | President Director : Indra Utoyo Direktur | Director : Ari Yanuanto Asah Direktur | Director : Arief Tendeas Direktur | Director : Ganda Raharja Rusli Direktur | Director : Sajal Bhatnagar
Jumlah Pemegang Saham yang Bertanya Number of Shareholders who Asked Questions	RUPS Tahunan dihadiri oleh pemegang saham yang mewakili 17.676.983.319 saham atau 81,3473% dari jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan yang seluruhnya berjumlah 21.730.256.442 saham. RUPS Tahunan dipimpin oleh Aviliani selaku Komisaris Utama Independen. Dalam setiap pembahasan agenda RUPS Tahunan, para pemegang saham telah diberikan kesempatan untuk menyampaikan pandangannya dan/atau pertanyaan terkait dengan usulan agenda yang dibahas dalam RUPS Tahunan. Keputusan atas keseluruhan agenda RUPS Tahunan diambil berdasarkan musyawarah untuk mufakat. The Annual General Meeting of Shareholders (AGMS) was attended by shareholders representing 17,676,983,319 shares, or 81.3473% of the total number of shares with valid voting rights issued by the Company, totaling 21,730,256,442 shares. The Annual General Meeting of Shareholders (AGMS) was led by Aviliani, the Independent President Commissioner. During each discussion of the Annual General Meeting agenda, shareholders were given the opportunity to express their views and/or ask questions related to the proposed agenda items discussed at the Annual General Meeting. Decisions on the entire Annual General Meeting agenda were made based on deliberation to reach consensus.
Informasi Ketidakhadiran Dewan Komisaris dan Direksi dalam RUPS Information on Attendance of the Board of Commissioners and Directors at the GMS	RUPS Tahunan dihadiri oleh seluruh anggota Dewan Komisaris dan Direksi. The Annual GMS was attended by all members of the Board of Commissioners and Directors.

Tahapan pelaksanaan RUPS Tahunan tanggal 10 April 2025 adalah sebagai berikut:

The stages for implementing the Annual GMS on April 10, 2025 are as follows:

Kegiatan Activity	Tanggal Date	Keterangan Description
Pengumuman RUPS Tahunan Annual GMS Announcement	04 Maret 2025 March 4, 2025	Pengumuman pelaksanaan RUPS Tahunan kepada Pemegang Saham melalui *website* PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs *website* eASY.KSEI melalui https://akses.ksei.co.id. Announcement of the implementation of the Annual GMS to Shareholders via the PT Bursa Efek Indonesia website (www.idx.co.id), the Bank website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co. id.
Pemanggilan RUPS Tahunan Invitation to the Annual GMS	19 Maret 2025 March 19, 2025	Pemanggilan RUPS Tahunan kepada Pemegang Saham melalui *website* PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs *website* eASY.KSEI melalui https://akses.ksei.co.id. Invitation to the Annual GMS to Shareholders via the PT Bursa Efek Indonesia website (www.idx.co.id), the Bank website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co.id.
Publikasi Ringkasan Risalah RUPS Tahunan	14 April 2025 April 14, 2025	Pemberitahuan publikasi Ringkasan Risalah RUPS Tahunan kepada Masyarakat melalui *website* PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs *website* eASY.KSEI melalui https://akses.ksei.co.id. Notification of the publication of the Summary of Annual GMS Minutes to the Public via the PT Bursa Efek Indonesia website (www.idx.co.id), the Bank website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co.id.

Hasil Keputusan RUPS telah dituangkan dalam Akta Berita Acara RUPS Tahunan No. 2 tanggal 10 April 2025 di hadapan Dharma Akhyuzi S.H., Notaris di Jakarta. Seluruh keputusan dalam RUPS dilakukan dengan musyawarah mufakat. Adapun hasil keputusan RUPS serta pelaksanaannya dan tindak lanjutnya oleh Manajemen Bank hingga akhir tahun 2025 adalah sebagai berikut:

The results of the GMS decisions have been set out in the Deed of Minutes of the Annual GMS No. 2 dated April 10, 2025 before Dharma Akhyuzi S.H., Notary in Jakarta. All decisions in the GMS were made by deliberation and consensus. The results of the GMS decisions and their implementation and follow-up by Bank Management until the end of 2025 are as follows:

Mata Acara Rapat dan Keputusannya serta Tindak Lanjut atas Hasil Keputusan Rapat
Meeting Agenda and Decisions, as well as Follow-up on Meeting Resolutions

Agenda Mata Acara 1
First Meeting Agenda

Persetujuan dan Pengesahan Laporan Tahunan Perseroan untuk Tahun Buku yang Berakhir pada tanggal 31 Desember 2024, yang terdiri dari:
1. Laporan Pengurus Perseroan;
2. Laporan Keuangan Perseroan; dan
3. Laporan Pengawasan Dewan Komisaris Perseroan.

Approval and Ratification of the Company's Financial Report for the Fiscal Year Ending December 31, 2024, consisting of:
1. Report of the Company's Management;
2. Financial Report of the Company; and
3. Supervisory Report of the Company's Board of Commissioners.

Keputusan Mata Acara 1
Decision of the First Meeting Agenda

Pengambilan Keputusan Decision Making	**Dengan Pemungutan Suara** By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	17.676.983.319 saham atau 100% 17.676.983.319 Shares or 100%	Nihil Nil	Nihil Nil	17.676.983.319 saham atau 100% 17.676.983.319 shares or 100%

1. Menerima baik dan menyetujui Laporan Tahunan Direksi mengenai pengurusan Perseroan selama tahun 2024 dan Laporan Pengawasan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2024.
2. Menerima dan mengesahkan Laporan Keuangan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024 yang termasuk didalamnya Neraca dan perhitungan Laba-Rugi yang telah diaudit Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan dengan laporannya No. 00039/2.1030/AU.1/07/1298-2/1/II/2025 tanggal 18 Februari 2025.
3. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku 2024 sepanjang tindakan-tindakan tersebut tercermin dalam Laporan Keuangan tersebut.

1. Accept and approve the Annual Report of the Board of Directors regarding the management of the Company during 2024 and the Supervisory Report of the Board of Commissioners for the fiscal year ended December 31, 2024.
2. Accept and ratify the Financial Statements for the Fiscal Year ended December 31, 2024, including the Balance Sheet and Profit and Loss statement audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan with its report No. 00039/2.1030/AU.1/07/1298-2/1/II/2025 dated February 18, 2025.
3. Grant full release and discharge of responsibility to the members of the Board of Directors and the Board of Commissioners for the management and supervision carried out during the fiscal year 2024, as long as these actions are reflected in the Financial Statements.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2025:	**Follow-up on Decision Results Until the End of 2025:**
Laporan Keuangan dan Laporan Tahunan telah disampaikan kepada OJK dan Bursa Efek Indonesia melalui Sistem Pelaporan Elektronik, dan telah dipublikasikan melalui situs website Perseroan.	The Financial Report and Annual Report have been submitted to the Financial Services Authority (OJK) and the Indonesia Stock Exchange through the Electronic Reporting System and have been published on the Company's website.

Agenda Mata Acara 2
Second Meeting Agenda

Penetapan Penggunaan Laba Bersih Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024.
Determination of the Use of the Company's Net Profit for the Fiscal Year ending December 31, 2024.

Keputusan Mata Acara 2
Decision of the Second Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	17.676.983.319 saham atau 100% 17.676.983.319 shares or 100%	Nihil Nil	Nihil Nil	17.676.983.319 saham atau 100% 17.676.983.319 shares or 100%

1. Menetapkan seluruh Laba bersih Perseroan tahun buku 2024 yaitu sebesar Rp467.105.739.014,- (empat ratus enam puluh tujuh miliar seratus lima juta tujuh ratus tiga puluh sembilan ribu empat belas rupiah) digunakan sebagai berikut:
   a. sebesar Rp2.784.828,- (dua juta tujuh ratus delapan puluh empat ribu delapan ratus dua puluh delapan rupiah) disisihkan sebagai dana cadangan guna memenuhi ketentuan Pasal 70 UUPT;
   b. sebesar Rp233.382.954.186,- (dua ratus tiga puluh tiga miliar tiga ratus delapan puluh dua juta sembilan ratus lima puluh empat ribu seratus delapan puluh enam rupiah) dibagikan sebagai dividen tunai; dan
   c. sisanya sebesar Rp233.720.000.000,- (dua ratus tiga puluh tiga miliar tujuh ratus dua puluh juta rupiah) akan dibukukan sebagai laba ditahan.
2. Menyetujui pembagian dividen tunai tersebut dilakukan dengan ketentuan:
   a. Tata cara dan jadwal pembagian dividen tunai akan ditetapkan kemudian;
   b. Pembayaran atas dividen tunai tersebut akan dipotong pajak sesuai dengan peraturan perpajakan yang berlaku.
3. Menyetujui pemberian kuasa dan wewenang kepada Direksi untuk mengatur tata cara dan jadwal pembayaran dividen tunai tersebut serta mengumumkannya sesuai dengan ketentuan peraturan perundangan yang berlaku.

1. Determine that the Company's entire net profit for the fiscal year 2024, amounting to IDR467,105,739,014 (four hundred sixty-seven billion one hundred five million seven hundred thirty-nine thousand fourteen rupiah), will be used as follows:
   a. IDR2,784,828 (two million seven hundred eighty-four thousand eight hundred twenty-eight rupiah) will be set aside as a reserve fund to comply with the provisions of Article 70 of the Company Law;
   b. IDR233,382,954,186 (two hundred thirty-three billion three hundred eighty-two million nine hundred fifty-four thousand one hundred eighty-six rupiah) will be distributed as cash dividends; and
   c. The remaining IDR233,720,000,000 (two hundred thirty-three billion seven hundred twenty million rupiah) will be recorded as retained earnings.
2. Approve the distribution of the cash dividends with the following provisions:
   a. The procedures and schedule for the distribution of cash dividends will be determined later;
   b. Payment of the cash dividend will be subject to tax deductions in accordance with applicable tax regulations.
3. Approve the granting of power and authority to the Board of Directors to regulate the procedures and schedule for payment of the cash dividend and to announce it in accordance with applicable laws and regulations.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2025:	**Follow-up on Decision Results Until the End of 2025:**
Bank telah merealisasikan penggunaan laba bersih sesuai dengan hasil keputusan Rapat Umum Pemegang Saham Tahunan.	The Bank has realized the use of net profit in accordance with the resolutions of the Annual General Meeting of Shareholders.

Agenda Mata Acara 3
Third Meeting Agenda

Laporan Direksi atas Rencana Kerja (*Business Plan*) Perseroan Tahun 2025 dan Laporan Rencana Aksi Keuangan Berkelanjutan.
The Board of Directors' Report on the Company's Business Plan for 2025 and Report on the Sustainable Financial Action Plan.

Untuk mata acara Rapat Ketiga ini tidak mengambil keputusan Rapat karena sifatnya hanya untuk dikomunikasikan kepada para Pemegang Saham.
For the agenda of the Third Meeting, no resolutions are made at the Meeting because they are only intended to be communicated to Shareholders.

Agenda Mata Acara 4
Fourth Meeting Agenda

Persetujuan Penunjukkan Akuntan Publik dan/atau Kantor Akuntan Publik yang akan melakukan audit atas Laporan Keuangan Perseroan untuk Tahun Buku 2025.
Approval of the Appointment of a Public Accountant and/or Public Accounting Firm to conduct an audit of the Company's Financial Statements for the Fiscal Year 2025.

Keputusan Mata Acara 4
Decision of the Fourth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	17.676.983.319 saham atau 100% 17.676.983.319 shares or 100%	Nihil Nil	Nihil Nil	17.676.983.319 saham atau 100% 17.676.983.319 shares or 100%

Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan, yang akan melakukan audit terhadap keuangan Perseroan tahun buku 2025 dengan memperhatikan rekomendasi dari Komite Audit untuk mendapatkan auditor dengan kualitas dan harga terbaik.

Granting authority and power to the Board of Commissioners to appoint a Public Accounting Firm registered with the Financial Services Authority, which will audit the Company's finances for the fiscal year 2025, taking into account the recommendations of the Audit Committee to obtain the best quality and price auditor.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2025:

Penunjukan Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan telah dilakukan oleh Dewan Komisaris dengan memperhatikan rekomendasi dari Komite Audit dan telah dilaporkan kepada OJK melalui Surat No. 145/SKL-UTA-REG/25 tertanggal 16 Oktober 2025 perihal Laporan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik dalam Rangka Audit atas Informasi Keuangan Historis Tahunan pada PT Allo Bank Indonesia Tbk.

Follow-up on Decision Results Until the End of 2025:

The appointment of the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan has been made by the Board of Commissioners, taking into account the recommendations of the Audit Committee, and has been reported to the OJK through Letter No. 145/SKL-UTA-REG/25 dated October 16, 2025, concerning the Report on the Appointment of a Public Accountant and/or Public Accounting Firm for the Audit of Annual Historical Financial Information at PT Allo Bank Indonesia Tbk.

Agenda Mata Acara 5
Fifth Meeting Agenda

Perubahan Susunan Pengurus Perseroan.
Changes in the Company's Management Composition.

Keputusan Mata Acara 5
Decision of the Fifth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	17.675.618.219 saham atau 99,992% 17.675.618.219 shares or 99,992%	1.365.100 saham atau 0,008% 1.365.100 shares or 0,008%	Nihil Nil	17.675.618.219 saham atau 99,992% 17.675.618.219 shares or 99,992%

1. Menerima pengunduran diri Bapak Arief Tendeas selaku Direktur Perseroan. Dengan keputusan di atas maka terhitung sejak ditutupnya Rapat Umum Pemegang Saham ini susunan anggota Direksi Perseroan menjadi sebagai berikut: **Direksi** Direktur Utama : Indra Utoyo Direktur : Ari Yanuanto Asah Direktur : Ganda Raharja Rusli Direktur : Sajal Bhatnagar	1. Accept the resignation of Mr. Arief Tendeas as Director of the Company. With the above resolution, effective as of the closing of this General Meeting of Shareholders, the composition of the Company's Board of Directors is as follows: **Board of Directors** President Director : Indra Utoyo Director : Ari Yanuanto Asah Director : Ganda Raharja Rusli Director : Sajal Bhatnagar
2. Menyetujui pemberian kuasa kepada Direksi Perseroan untuk menyatakan keputusan Rapat ini dalam akta notaris dan melaporkannya kepada instansi yang berwenang.	2. Approve the granting of power of attorney to the Company's Board of Directors to state the decisions of this Meeting in a notarial deed and report them to the authorized agencies.
Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2025:	**Follow-up on Decision Results Until the End of 2025:**
Bank telah merealisasikan perubahan susunan pengurus Perseroan sesuai dengan hasil keputusan Rapat Umum Pemegang Saham Tahunan.	The Bank has implemented changes to the Company's management structure in accordance with the resolutions of the Annual General Meeting of Shareholders.

Agenda Mata Acara 6
Sixth Meeting Agenda

Penetapan Honorarium dan Tunjangan Lainnya bagi Direksi dan Dewan Komisaris Perseroan untuk Tahun 2025.
Determination of Honorarium and Other Allowances for the Company's Directors and Board of Commissioners for 2025.

Keputusan Mata Acara 6
Decision of the Sixth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	17.676.983.319 saham atau 100% 17.676.983.319 shares or 100%	Nihil Nil	Nihil Nil	17.676.983.319 saham atau 100% 17.676.983.319 shares or 100%

1. Menetapkan *budget* honorarium bagi seluruh anggota Dewan Komisaris maksimal sebesar Rp415.000.000,- (empat ratus lima belas juta rupiah) per bulan, pajak ditanggung Perseroan, dan memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan pembagiannya serta tunjangan lainnya bagi masing-masing anggota Dewan Komisaris, yang berlaku sampai dengan diputuskan lain dalam Rapat Umum Pemegang Saham Tahunan berikutnya. 2. Menyetujui pemberian kuasa dan wewenang kepada Dewan Komisaris untuk dan atas nama Rapat menetapkan gaji dan tunjangan lainnya bagi masing-masing anggota Direksi Perseroan.	1. Determine the honorarium budget for all members of the Board of Commissioners at a maximum of IDR415,000,000 (four hundred and fifteen million rupiah) per month, with taxes borne by the Company, and grant the power and authority to the Company's Board of Commissioners to determine its distribution and other allowances for each member of the Board of Commissioners, which is valid until decided otherwise at the next Annual General Meeting of Shareholders. 2. Approve the granting of power and authority to the Board of Commissioners for and on behalf of the Meeting to determine the salary and other allowances for each member of the Company's Board of Directors.
Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2025:	**Follow-up on Decision Results Until the End of 2025:**
Penetapan gaji anggota Direksi dan honorarium anggota Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2025 telah dilakukan oleh Dewan Komisaris.	The Board of Commissioners has determined the salaries of members of the Board of Directors and the honorarium of members of the Board of Commissioners for the fiscal year ended December 31, 2025.

Agenda Mata Acara 7
Seventh Meeting Agenda

Laporan dan Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum.
Report and Accountability for the Realization of the Use of Funds from the Public Offering.

Keputusan Mata Acara 7
Decision of the seventh Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	17.676.983.319 saham atau 100% 17.676.983.319 shares or 100%	Nihil Nil	Nihil Nil	17.676.983.319 saham atau 100% 17.676.983.319 shares or 100%

Menerima dan menyetujui Laporan dan Pertanggungjawaban Perseroan atas Realisasi Penggunaan Dana Hasil Penawaran Umum untuk posisi per tanggal Rapat.

Accept and approve the Company's Report and Accountability for the Realization of the Use of Proceeds from the Public Offering for the position as of the Meeting date.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2025:

Bank telah mempertanggungjawabkan realisasi penggunaan dana hasil penawaran umum termasuk pelaporannya kepada OJK melalui Sarana Pelaporan Elektronik sesuai dengan ketentuan dalam POJK No. 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum.

Follow-up on Decision Results Until the End of 2025:

The Bank has been accountable for the realization of the use of proceeds from the public offering, including reporting to the Financial Services Authority (OJK) through Electronic Reporting Facilities in accordance with the provisions of POJK No. 30/POJK.04/2015 concerning Reports on the Realization of the Use of Proceeds from Public Offerings.

Agenda Mata Acara 8
Eighth Meeting Agenda

Persetujuan Rencana Aksi Pemulihan.
Approval of the Recovery Action Plan.

Keputusan Mata Acara 8
Decision of the Eighth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	17.676.983.319 saham atau 100% 17,676,983,319 shares or 100%	Nihil Nil	Nihil Nil	17.676.983.319 saham atau 100% 17,676,983,319 shares or 100%

1. Menyetujui Rencana Aksi Pemulihan Perseroan yang telah disusun dalam Dokumen Rencana Aksi Pemulihan Periode tahun 2024 dan disampaikan Perseroan kepada OJK dalam rangka memenuhi ketentuan POJK No.5/2024.
2. Menyetujui memberi kuasa dan wewenang kepada Direksi Perseroan untuk melaksanakan salah satu atau beberapa opsi dalam Rencana Aksi Pemulihan Perseroan tersebut dengan terlebih dahulu mendapatkan persetujuan Dewan Komisaris, termasuk apabila terjadi situasi dan kondisi yang mendesak, dimana Direksi Perseroan harus melaksanakan salah satu atau beberapa opsi dalam Rencana Aksi Pemulihan Perseroan yang memerlukan persetujuan Rapat Umum Pemegang Saham, dengan syarat tetap memperhatikan ketentuan peraturan perundangan di sektor Pasar Modal mengingat Perseroan merupakan Perusahaan Terbuka.

1. Approve the Company's Recovery Action Plan, which has been prepared in the 2024 Recovery Action Plan Document and submitted by the Company to the Financial Services Authority (OJK) in order to comply with the provisions of POJK No. 5/2024.
2. Approve the granting of power and authority to the Company's Board of Directors to implement one or more options in the Company's Recovery Action Plan, with prior approval from the Board of Commissioners. This includes, in the event of urgent circumstances, where the Company's Board of Directors must implement one or more options in the Company's Recovery Action Plan that require the approval of the General Meeting of Shareholders, provided that the Company remains compliant with Capital Market regulations, considering that the Company is a Public Company.

3. Menyatakan pemberian kuasa dan wewenang tersebut berlaku terhitung sejak usul yang diajukan dalam acara ini diterima dan disetujui oleh Rapat ini.	3. Declare that the granting of power and authority shall be effective from the date the proposal submitted in this agenda item is received and approved by this Meeting.
Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2025:	**Follow-up on Decision Results Until the End of 2025:**
Telah direalisasikan pada tahun 2025.	Implemented in 2025.

RUPS Luar Biasa tanggal 9 Oktober 2025
Extraordinary GMS on October 9, 2025

Hari/Tanggal Day/Date	Kamis, 9 Oktober 2025 Thursday, October 9, 2025
Waktu Time	14.20 - 14.30 WIB 14.20 — 14.30 (Western Indonesia Time)
Tempat Venue	Auditorium Menara Bank Mega Lantai 3, Jl. Kapten Pierre Tendean Kavling 12-14A, Jakarta
Kehadiran Attendance	**Dewan Komisaris | Board of Commissioners** Komisaris Utama Independen | Independent President Commissioner : Aviliani Komisaris Independen | Independent Commissioner : Rosmaya Komisaris | Commissioner : Ali Gunawan **Direksi | Board of Directors** Direktur | Director : Ari Yanuanto Asah Direktur | Director : Ganda Raharja Rusli Direktur | Director : Sajal Bhatnagar
Jumlah Pemegang Saham yang Bertanya Number of Shareholders who Asked Questions	RUPS Luar Biasa dihadiri oleh pemegang saham yang mewakili 14.942.405.465 saham atau 68,9297% dari jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan yang seluruhnya berjumlah 21.730.256.442 saham. RUPS Luar Biasa dipimpin oleh Aviliani selaku Komisaris Utama Independen. Dalam setiap pembahasan agenda RUPS Luar Biasa, para pemegang saham telah diberikan kesempatan untuk menyampaikan pandangannya dan/atau pertanyaan terkait dengan usulan agenda yang dibahas dalam RUPS Luar Biasa. Keputusan atas keseluruhan agenda RUPS Luar Biasa diambil berdasarkan musyawarah untuk mufakat. The Extraordinary GMS was attended by shareholders representing 14,942,405,465 shares, or 68.9297% of the total number of shares with valid voting rights issued by the Company, which totals 21,730,256,442 shares. The Extraordinary GMS was chaired by Aviliani, the Independent President Commissioner. During each discussion on the Extraordinary GMS agenda, shareholders were given the opportunity to express their views and/or ask questions related to the proposed agenda items discussed at the Extraordinary GMS. Decisions on all Extraordinary GMS agenda items were made by deliberation to reach consensus.
Informasi Ketidakhadiran Dewan Komisaris dan Direksi dalam RUPS Information on Attendance of the Board of Commissioners and Directors at the GMS	RUPS Tahunan dihadiri oleh seluruh anggota Dewan Komisaris dan Direksi. The Annual GMS was attended by all members of the Board of Commissioners and Directors.

Tahapan pelaksanaan RUPS Luar Biasa tanggal 9 Oktober 2025 adalah sebagai berikut:

The stages of implementing the Extraordinary GMS on October 9, 2025 are as follows:

Kegiatan Activity	Tanggal Date	Keterangan Description
Pengumuman RUPS Luar Biasa Announcement of Extraordinary GMS	02 September 2025 September 2, 2025	Pengumuman pelaksanaan RUPS Luar Biasa kepada Pemegang Saham melalui website PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs website eASY.KSEI melalui https://akses.ksei.co.id. Announcement of the implementation of the Extraordinary GMS to Shareholders through the website of PT Bursa Efek Indonesia (www.idx.co.id), the Bank's website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co.id.

Kegiatan Activity	Tanggal Date	Keterangan Description
Pemanggilan RUPS Luar Biasa Summoning of Extraordinary GMS	17 September 2025 September 17, 2025	Pemanggilan RUPS Luar Biasa kepada Pemegang Saham melalui website PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs website eASY.KSEI melalui https://akses.ksei.co.id. Summoning of the implementation of the Extraordinary GMS to Shareholders through the website of PT Bursa Efek Indonesia (www.idx.co.id), the Bank's website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co.id.
Publikasi Ringkasan Risalah RUPS Luar Biasa Publication of Summary of Minutes of Extraordinary GMS	13 Oktober 2025 October 13, 2025	Pemberitahuan publikasi Ringkasan Risalah RUPS Luar Biasa kepada Masyarakat melalui website PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs website eASY.KSEI melalui https://akses.ksei.co.id. Publication of the Summary of Minutes of the Extraordinary GMS to the Public via the Indonesia Stock Exchange website (www.idx.co.id), the Bank's website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co.id.

Hasil Keputusan RUPS Luar Biasa telah dituangkan dalam Akta Berita Acara RUPS Luar Biasa No. 4 tanggal 9 Oktober 2025 di hadapan Dharma Akhyuzi S.H., Notaris di Jakarta. Seluruh keputusan dalam RUPS dilakukan dengan musyawarah mufakat. Adapun hasil keputusan RUPS serta pelaksanaannya dan tindak lanjutnya oleh Manajemen Bank hingga akhir tahun 2025 adalah sebagai berikut:

The results of the Extraordinary GMS decisions have been set out in the Deed of Minutes of Extraordinary GMS No. 4 dated October 9, 2025, before Dharma Akhyuzi S.H., Notary in Jakarta. All decisions at the GMS were made by deliberation and consensus. The results of the GMS decisions, as well as their implementation and follow-up by Bank Management until the end of 2025, are as follows:

Mata Acara Rapat dan Keputusannya serta Tindak Lanjut atas Hasil Keputusan Rapat
Meeting Agenda and Decisions, as well as Follow-up on Meeting Resolutions

Agenda Mata Acara 1
First Meeting Agenda

Perubahan Susunan Pengurus Perseroan.
Changes on the Company's Management Composition.

Keputusan Mata Acara 1
Decision of the First Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	Tidak Setuju Dissenting	Abstain Abstain	Total Jumlah Suara Setuju Total Number of Consenting Votes
	14.940.894.065 saham atau 99,99% 14.940.894.065 shares or 99,99%	1.511.300 saham atau 0,01% 1.511.300 shares or 0,01%	Nihil Nil	14.940.894.065 saham atau 99,99% 14.940.894.065 shares or 99,99%

1. Menerima pengunduran diri Bapak Indra Utoyo selaku Direktur Utama Perseroan terhitung sejak tanggal 10 Juli 2025. Dengan keputusan di atas maka terhitung sejak ditutupnya Rapat Umum Pemegang Saham ini susunan anggota Direksi Perseroan menjadi sebagai berikut:

   Direksi
   Direktur : Ari Yanuanto Asah
   Direktur : Sajal Bhatnagar
   Direktur : Ganda Raharja Rusli

2. Menyetujui pemberian kuasa kepada Direksi Perseroan untuk menyatakan keputusan Rapat ini dalam akta notaris dan melaporkannya kepada instansi yang berwenang.

1. Accept the resignation of Mr. Indra Utoyo as the Company's President Director effective July 10, 2025. With the above decision, effective as of the closing of this General Meeting of Shareholders, the composition of the Company's Board of Directors is as follows:

   Board of Directors
   Director : Ari Yanuanto Asah
   Director : Sajal Bhatnagar
   Director : Ganda Raharja Rusli

2. Approve the granting of power of attorney to the Company's Board of Directors to state the decisions of this Meeting in a notarial deed and report it to the authorized agency.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2025:

Telah Dituangkan melalui Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 4 tanggal 9 Oktober 2025 di hadapan Dharma Akhyuzi S.H., Notaris di Jakarta dan telah dilaporkan kepada OJK serta telah diimplementasikan.

Follow-up on Decision Results Until the End of 2025:

This has been documented in the Deed of Minutes of the Extraordinary General Meeting of Shareholders No. 4 dated October 9, 2025, before Dharma Akhyuzi S.H., Notary in Jakarta. It has been reported to the Financial Services Authority (OJK) and implemented.

Penyelenggaraan RUPS Tahun 2024
Holding of the 2024 GMS

Di tahun 2024, Bank telah menyelenggarakan RUPS sebanyak 1 (satu) kati yang terdiri dari 1 (satu) kali RUPS Tahunan. Bank telah menunjuk sejumlah pihak independen, seperti notaris, konsultan hukum, dan Biro Administrasi Efek untuk melakukan perhitungan dan/atau validasi dan pengambilan suara dalam RUPS. Adapun rincian rapat beserta agenda dan tindak lanjut keputusan RUPS di tahun 2024 dapat dilihat sebagai berikut:

In 2024, the Bank held one GMS, consisting of one Annual GMS. The Bank appointed several independent parties, such as notaries, legal consultants, and a Securities Administration Bureau to calculate, validate, and vote at the GMS. The details of the meetings, including the agenda and follow-up to the 2024 GMS decisions, are as follows:

RUPS Tahunan tanggal 31 Mei 2024
Annual GMS dated May 31, 2024

Hari/Tanggal Day/Date	Jumat, 31 Mei 2024 Friday, May 31, 2024
Waktu Time	14.22 - 15.37 WIB 14.22 — 15.37 (Western Indonesia Time)
Tempat Venue	Auditorium Menara Bank Mega Lantai 3 Auditorium Menara Bank Mega 3rd Floor
Kehadiran Attendance	**Dewan Komisaris | Board of Commissioners** Komisaris Utama Independen | Independent President Commissioner : Aviliani Komisaris Independen | Independent Commissioner : Rosmaya Komisaris | Commissioner : Ali Gunawan **Direksi | Board of Directors** Direktur Utama | President Director : Indra Utoyo Direktur | Director : Ari Yanuanto Asah Direktur | Director : Arief Tendeas Direktur | Director : Ganda Raharja Rusli Direktur | Director : Sajal Bhatnagar
Jumlah Pemegang Saham yang Bertanya Number of Shareholders who Asked Questions	**Kehadiran Para Pemegang Saham** Dengan memperhatikan daftar pemegang saham per tanggal 7 Mei 2024, RUPS Tahunan telah dihadiri atau diwakili oleh para pemegang saham yang memiliki 19.943.980.501 saham atau 91,78% dari jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan yang seluruhnya berjumlah 21.730.256.442 saham. RUPS Tahunan dipimpin oleh Aviliani selaku Komisaris Utama Independen. Dalam setiap pembahasan agenda RUPS Tahunan, para pemegang saham telah diberikan kesempatan untuk menyampaikan pandangannya dan/atau pertanyaan terkait dengan usulan agenda yang dibahas dalam RUPS Tahunan. Walaupun terdapat satu pertanyaan terkait laporan keuangan Perseroan, tidak ada pemegang saham yang menyampaikan pendapatnya pada saat pembahasan setiap agenda yang diusulkan dalam RUPST. Keputusan atas keseluruhan agenda RUPS Tahunan diambil berdasarkan musyawarah untuk mufakat. **Shareholder Attendance** Based on the shareholder list as of May 7, 2024, the Annual General Meeting of Shareholders (AGMS) was attended or represented by shareholders holding 19,943,980,501 shares, representing 91.78% of the total number of shares with valid voting rights issued by the Company, totaling 21,730,256,442 shares. The Annual General Meeting of Shareholders was chaired by Aviliani, the Independent President Commissioner. During each discussion of the Annual General Meeting agenda, shareholders were given the opportunity to express their views and/or ask questions related to the proposed agenda items discussed at the Annual General Meeting. Although there was one question regarding the Company's financial statements, no shareholders expressed their opinions during the discussion of any of the proposed agenda items at the AGMS. Decisions on the entire Annual General Meeting agenda were made by deliberation to reach consensus.
Informasi Ketidakhadiran Dewan Komisaris dan Direksi dalam RUPS Information on Attendance of the Board of Commissioners and Directors at the GMS	Seluruh Dewan Komisaris serta Direksi hadir dalam RUPS All of the Board of Commissioners and Board of Directors were present at the GMSs

Tahapan pelaksanaan RUPS Tahunan tanggal 31 Mei 2024 adalah sebagai berikut:

The stages for implementing the Annual GMS on May 31, 2024 are as follows:

Kegiatan Activity	Tanggal Date	Keterangan Description
Pengumuman RUPS Tahunan Annual GMS Announcement	23 April 2024 April 23, 2024	Pengumuman pelaksanaan RUPS Tahunan kepada Pemegang Saham melalui website PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs website eASY.KSEI melalui https://akses.ksei.co.id. Announcement of the implementation of the Annual GMS to Shareholders via the PT Bursa Efek Indonesia website (www.idx.co.id), the Bank website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co. id.
Pemanggilan RUPS Tahunan Annual GMS Announcement	8 Mei 2024 May 8, 2024	Pemanggilan RUPS Tahunan kepada Pemegang Saham melalui website PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs website eASY.KSEI melalui https://akses.ksei.co.id. Invitation to the Annual GMS to Shareholders via the PT Bursa Efek Indonesia website (www.idx.co.id), the Bank website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co.id.
Publikasi Ringkasan Risalah RUPS Tahunan Publication of Summary of Annual GMS Minutes	4 Juni 2024 June 4, 2024	Pemberitahuan publikasi Ringkasan Risalah RUPS Tahunan kepada Masyarakat melalui website PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs website eASY.KSEI melalui https://akses.ksei.co.id. Notification of the publication of the Summary of Annual GMS Minutes to the Public via the PT Bursa Efek Indonesia website (www.idx.co.id), the Bank website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co.id.

Hasil Keputusan RUPS telah dituangkan dalam Akta Berita Acara RUPS Tahunan No. 04 tanggal 31 Mei 2024. Seluruh keputusan dalam RUPS dilakukan dengan musyawarah mufakat. Adapun hasil keputusan RUPS serta pelaksanaannya dan tindak lanjutnya oleh Manajemen Bank hingga akhir tahun 2024 adalah sebagai berikut:

The results of the GMS Decisions have been stated in the Deed of Minutes of the Annual GMS No. 04 dated May 31, 2024. All decisions at the GMS were made by deliberation and consensus. The results of the GMS decisions as well as their implementation and follow-up by Bank Management until the end of 2024 are as follows:

Mata Acara Rapat dan Keputusannya serta Tindak Lanjut atas Hasil Keputusan Rapat audit
Meeting Agenda and Decisions and Follow-up on the Results of the Audit Meeting Decisions

Agenda Mata Acara 1
First Meeting Agenda

Persetujuan dan Pengesahan Laporan Tahunan Perseroan untuk Tahun Buku yang Berakhir pada tanggal 31 Desember 2023, yang terdiri dari:
1. Laporan Pengurus Perseroan;
2. Laporan Keuangan Perseroan; dan
3. Laporan Pengawasan Dewan Komisaris Perseroan.

Approval and Ratification of the Company's Financial Report for the Fiscal Year Ending December 31, 2024, consisting of:
1. Report of the Company's Management;
2. Financial Report of the Company; and
3. Supervisory Report of the Company's Board of Commissioners.

Keputusan Mata Acara 1
Decision of the First Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	Tidak Setuju Dissenting	Abstain Abstain	Total Jumlah Suara Setuju Total Number of Consenting Votes
	19.943.970.461 saham atau 99,9999497% 19.943.970.461 shares or 99,9999497%	10.040 saham atau 0,0000503% 10.040 shares or 0,0000503%	Nihil Nil	19.943.980.501 saham atau 100,0000000% 19.943.980.501 shares or 100,0000000%

1. Menerima baik dan menyetujui Laporan Tahunan Direksi mengenai pengurusan Perseroan selama tahun 2023 dan Laporan Pengawasan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.
2. Menerima dan mengesahkan Laporan Keuangan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023 yang termasuk didalamnya Neraca dan perhitungan Laba-Rugi yang telah diaudit Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan dengan laporannya No. 00011/2.1030/AU.1/07/1298-1/1/I/2024 tanggal 29 Januari 2024.
3. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku 2023 sepanjang tindakan-tindakan tersebut tercermin dalam Laporan Keuangan tersebut.

1. Receive and approve the Directors' Report regarding the management of the Company for the 2023 fiscal year and the Board of Commissioners' Supervision Report for the fiscal year ending December 31, 2023.
2. Receive and approve the Financial Report for the Fiscal Year ending December 31, 2023 which includes the Balance Sheet and Profit and Loss calculations which have been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan & Partners with report No. 00011/2.1030/AU.1/07/1298- 1/1/I/2024 dated January 29, 2024.
3. Provide full repayment and release of responsibility to members of the Board of Directors and Board of Commissioners for the management and supervision that has been carried out during the 2023 fiscal year as long as these actions are reflected in the Financial Report.

Agenda Mata Acara 2
Second Meeting Agenda

Penetapan Penggunaan Laba Bersih Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023.
Determination of the Use of the Company's Net Profit for the Fiscal Year ending December 31, 2023.

Keputusan Mata Acara 2
Decision of the Second Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	19.943.980.501 saham atau 100,0000000% 19.943.980.501 shares or 100,0000000%	Nihil Nil	Nihil Nil	19.943.980.501 saham atau 100,0000000% 19.943.980.501 Shares or 100,0000000%

Menetapkan seluruh Laba bersih Perseroan tahun buku 2023 yaitu sebesar Rp444.566.134.304,- (empat ratus empat puluh empat milyar lima ratus enam puluh enam juta seratus tiga puluh empat ribu tiga ratus empat rupiah) digunakan sebagai berikut:
1. sebesar Rp6.134.304,- (enam juta seratus tiga puluh empat ribu tiga ratus empat rupiah) disisihkan sebagai dana cadangan guna memenuhi ketentuan Pasal 70 UUPT; dan
2. sisanya sebesar Rp444.560.000.000,- (empat ratus empat puluh empat miliar lima ratus enam puluh juta rupiah) akan dibukukan sebagai laba ditahan.

Determining the entire Net Profit of the Company for the 2023 Fiscal year, namely IDR IDR444,566,134,304 (four hundred and forty four billion five hundred and sixty six million one hundred and thirty four thousand three hundred and four rupiah) is used as follows:
1. An amount of IDR6,134,304 (six million one hundred thirty four thousand three hundred and four rupiah) is set aside as reserve funds to fulfill the provisions of Article 70 of the Company Law; and
2. The remaining IDR444,560,000,000 (four hundred and forty four billion five hundred and sixty million rupiah) will be recorded as retained earnings.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2024:

Bank telah menetapkan penggunaan laba bersih sesuai dengan hasil keputusan Rapat Umum Pemegang Saham Tahunan dalam pembukuan keuangan Bank.

Follow-up on Decision Results Until the End of 2024:

The Bank has determined the use of net profit in accordance with the results of the decision of the Annual General Meeting of Shareholders in the Bank's financial books.

Agenda Mata Acara 3
Third Meeting Agenda

Laporan Direksi atas Rencana Kerja (Business Plan) Perseroan Tahun 2024 dan Laporan Rencana Aksi Keuangan Berkelanjutan.
The Board of Directors' Report on the Company's Business Plan for 2024 and Report on the Sustainable Financial Action Plan.

Untuk mata acara Rapat Ketiga ini tidak mengambil keputusan Rapat karena sifatnya hanya untuk dikomunikasikan kepada para Pemegang Saham.
For the agenda of the Third Meeting, no resolutions are made at the Meeting because they are only intended to be communicated to Shareholders.

Agenda Mata Acara 4
Fourth Meeting Agenda

Penunjukkan Kantor Akuntan Publik yang Akan Melakukan Audit atas Laporan Keuangan Perseroan untuk Tahun Buku 2024.
Appointment of a Public Accounting Firm that will audit the Company's Financial Report for the 2024 Financial Year.

Keputusan Mata Acara 4
Decision of the Fourth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	19.943.970.461 saham atau 99,9999497% 19.943.970.461 shares or 99,9999497%	10.040 saham atau 0,0000503% 10.040 shares or 0,0000503%	Nihil Nil	19.943.970.461 saham atau 99,9999497% 19.943.970.461 shares or 99,9999497%

Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan, yang akan melakukan audit terhadap keuangan Perseroan tahun buku 2024 dengan memperhatikan rekomendasi dari Komite Audit untuk mendapatkan auditor dengan kualitas dan harga terbaik.

Granting authority and power to the Board of Commissioners to appoint a Public Accounting Firm registered with the Financial Services Authority, which will conduct an audit of the Company's finances for the fiscal year 2024 by taking into account the recommendations from the Audit Committee to obtain an auditor with the best quality and price.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2024:

Penunjukan Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan telah dilakukan oleh Dewan Komisaris dengan memperhatikan rekomendasi dari Komite Audit dan telah dilaporkan kepada OJK melalui Surat No. 146/DIR-OPT-REG/24 tertanggal 6 November 2024 perihal Laporan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik dalam rangka Audit atas informasi keuangan historis tahunan pada PT Allo Bank Indonesia Tbk.

Follow-up on Decision Results Until the End of 2024:

The appointment of Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Partners has been carried out by the Board of Commissioners taking into account recommendations from the Audit Committee and has been reported to the OJK through Letter No. 146/DIR-OPT-REG/24 dated November 6, 2024 concerning the Report on the Appointment of Public Accountants and/or Public Accounting Firms to audit the annual historical financial information of PT Allo Bank Indonesia Tbk.

Agenda Mata Acara 5
Fifth Meeting Agenda

Laporan dan Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum.
Report and Accountability for the Realization of the Use of Funds from the Public Offering.

Keputusan Mata Acara 5
Decision of the Fifth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	9.943.980.501 saham atau 100,0000000% 9.943.980.501 Shares or 100,0000000%	Nihil Nil	Nihil Nil	19.943.980.501 saham atau 100,0000000% 19.943.980.501 Shares or 100,0000000%

Menerima dan menyetujui Laporan dan Pertanggungjawaban Perseroan atas Realisasi Penggunaan Dana Hasil Penawaran Umum untuk posisi per tanggal Rapat.

Receive and approve the Company's Report and Accountability for the Realization of the Use of Funds from the Public Offering for the position as of the Meeting date.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2024:

Bank telah mempertanggungjawabkan realisasi penggunaan dana hasil penawaran umum termasuk pelaporannya kepada OJK melalui Sarana Pelaporan Elektronik sesuai dengan ketentuan dalam POJK No. 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum.

Follow-up on Decision Results Until the End of 2024:

The Bank has been responsible for the realization of the use of funds from the public offering including reporting it to the OJK via Electronic Reporting Means in accordance with the provisions in POJK No. 30/POJK.04/2015 concerning Report on the Realization of Use of Funds from the Public Offering.

Agenda Mata Acara 6 Sixth Meeting Agenda
Pengangkatan Pengurus Perseroan. The Appointment of Company Management.

Keputusan Mata Acara 6
Decision of the Sixth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	19.943.980.501 saham atau 100,0000000% 19.943.980.501 Shares or 100,0000000%	Nihil Nil	Nihil Nil	19.943.980.501 saham atau 100,0000000% 19.943.980.501 Shares or 100,0000000%

1. Mengangkat kembali seluruh anggota Dewan Komisaris dan anggota Direksi Perseroan dengan susunan sebagai berikut:

   Dewan Komisaris
   Komisaris Utama Independen : Aviliani
   Komisaris Independen : Rosmaya
   Komisaris : Ali Gunawan

   Direksi
   Direktur Utama : Indra Utoyo
   Direktur : Ari Yanuanto Asah
   Direktur : Arief Tendeas
   Direktur : Ganda Raharja Rusli
   Direktur : Sajal Bhatnagar

   Pengangkatan kembali tersebut berlaku efektif terhitung sejak saat Rapat ini ditutup sampai dengan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tahun 2027 (dua ribu dua puluh tujuh), dengan tidak mengurangi hak Rapat Umum Pemegang Saham untuk memberhentikannya sewaktu-waktu.

2. Menyetujui pemberian kuasa kepada Direksi Perseroan untuk menyatakan keputusan Rapat ini dalam akta notaris dan melaporkan pengangkatan kembali seluruh anggota Dewan Komisaris dan Direksi Perseroan kepada instansi yang berwenang.

3. Reappoint all members of the Board of Commissioners and members of the Board of Directors of the Company with the following composition:

   Board of Commissioners
   Independent President Commissioner : Aviliani
   Independent Commissioner : Rosmaya
   Commissioner : Ali Gunawan

   Direksi
   President Director : Indra Utoyo
   Director : Ari Yanuanto Asah
   Director : Arief Tendeas
   Director : Ganda Raharja Rusli
   Director : Sajal Bhatnagar

   The reappointment is effective from the time this Meeting is closed until the Annual General Meeting of Shareholders held in 2027 (two thousand twenty seven), without reducing the right of the General Meeting of Shareholders to dismiss him at any time.

2. Approve the granting of power of authority to the Company's Board of Directors to state the decisions of this Meeting in a notarial deed and report the reappointment of all members of the Company's Board of Commissioners and Board of Directors to the competent authority.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2024:	Follow-up on Decision Results Until the End of 2024:
Telah Dituangkan melalui Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 4 tanggal 31 Mei 2024 di hadapan Dharma Akhyuzi S.H., Notaris di Jakarta dan telah diimplementasikan.	It has been stated in the Deed of Minutes of the Annual General Meeting of Shareholders No. 4 dated May 31, 2024 before Dharma Akhyuzi S.H., Notary in Jakarta and has been implemented.

Agenda Mata Acara 7 Seventh Meeting Agenda
Penetapan Honorarium dan Tunjangan Lainnya Bagi Direksi dan Dewan Komisaris Perseroan untuk Tahun 2024, serta Pembagian Tugas dan Wewenang Direksi. Determination of Honorarium and Other Allowances for the Company's Board of Directors and Board of Commissioners for the Year 2024, as well as Division of Duties and Authorities of the Board of Directors.

Keputusan Mata Acara 7
Decision of the Seventh Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	**Tidak Setuju** Dissenting	**Abstain** Abstain	**Total Jumlah Suara Setuju** Total Number of Consenting Votes
	19.943.970.461 saham atau 99,9999497% 19.943.970.461 shares or 99,9999497%	10.040 saham atau 0,0000503% 10.040 shares or 0,0000503%	Nihil Nil	19.943.980.501 saham atau 100,0000000% 19.943.980.501 shares or 100,0000000%

1. Menetapkan budget honorarium bagi seluruh anggota Dewan Komisaris maksimal sebesar Rp415.000.000,- (empat ratus lima belas juta rupiah) per bulan, pajak ditanggung Perseroan, dan memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan pembagiannya serta tunjangan lainnya bagi masing-masing anggota Dewan Komisaris, yang berlaku sampai dengan diputuskan lain dalam Rapat Umum Pemegang Saham Tahunan berikutnya.
2. Menyetujui pemberian kuasa dan wewenang kepada Dewan Komisaris untuk dan atas nama Rapat menetapkan gaji dan tunjangan lainnya bagi masing-masing anggota Direksi Perseroan.
3. Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk menetapkan pembagian tugas dan wewenang bagi masing-masing anggota Direksi Perseroan.

1. Determine the net honorarium budget for all members of the Board of Commissioners of a maximum of IDR415,000,000 (four hundred and fifteen million rupiah) per month, taxes borne by the Company, and give power and authority to the Company's Board of Commissioners to determine the distribution and other allowances for each each member of the Board of Commissioners, which is valid until otherwise decided at the next Annual General Meeting of Shareholders.
2. Approve the granting of power and authority to the Board of Commissioners for and on behalf of the Meeting to determine salaries and other allowances for each member of the Company's Board of Directors.
3. Grant power and authority to the Company's Board of Directors to determine the division of duties and authority for each member of the Company's Board of Directors.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2024:	Follow-up on Decision Results Until the End of 2024:
Penetapan gaji anggota Direksi dan honorarium anggota Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 telah dilakukan oleh Dewan Komisaris.	The determination of salaries for members of the Board of Directors and honorariums for members of the Board of Commissioners for the fiscal year ending December 31, 2024 has been carried out by the Board of Commissioners.

Dewan Komisaris

Board of Commissioners

Dewan Komisaris merupakan organ yang bertanggung jawab untuk melaksanakan fungsi pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar, memberikan nasihat kepada Direksi, serta memastikan bahwa Bank telah melaksanakan prinsip-prinsip GCG. Dewan Komisaris bertanggung jawab kepada Pemegang Saham dalam hal mengawasi kebijakan Direksi terhadap operasional Bank secara umum yang mengacu kepada rencana bisnis yang telah disetujui Dewan Komisaris dan Pemegang Saham, serta memastikan kepatuhan terhadap seluruh peraturan dan perundang-undangan yang berlaku.

The Board of Commissioners is responsible for overseeing general and/or specific management functions, providing advisory support to the Board of Directors, and ensuring that the Bank adheres to GCG principles. The Board of Commissioners is accountable to shareholders for monitoring the Board of Directors' policies and overall Bank operations. These activities must align with the business plan approved by the Board of Commissioners and Shareholders while ensuring full compliance with all applicable laws and regulations.

Kriteria Dewan Komisaris
Criteria for the Board of Commissioners

1. Setiap anggota Dewan Komisaris memenuhi persyaratan penilaian kemampuan dan kepatutan sesuai dengan Peraturan OJK mengenai Penilaian Kemampuan dan Kepatutan bagi Dewan Komisaris dan Direksi, yaitu persyaratan integritas, kompetensi dan reputasi keuangan. Persyaratan tersebut harus dipenuhi Dewan Komisaris pada saat diangkat dan selama menjabat.
2. Dewan Komisaris wajib memenuhi persyaratan integritas, kompetensi dan reputasi keuangan sesuai dengan ketentuan yang berlaku. Persyaratan ini agar dimuat dalam surat pernyataan yang didokumentasikan oleh Bank dengan baik.

1. Each member of the Board of Commissioners fulfills the fit and proper test requirements in accordance with the OJK Regulation regarding Fit and Proper Test for the Board of Commissioners and Directors, namely the requirements for integrity, competence, and financial reputation. These requirements must be fulfilled by the Board of Commissioners at the time of appointment and throughout their tenure.
2. The Board of Commissioners must meet the integrity, competency, and financial reputation requirements in accordance with applicable regulations. These requirements should be included in a well-documented statement letter by the Bank.

3. Persyaratan integritas yang dipenuhi, minimal sebagai berikut:
   a. Memiliki akhlak dan moral yang baik, paling sedikit ditunjukan dengan sikap mematuhi ketentuan yang berlaku, termasuk tidak pernah dihukum karena terbukti melakukan tindak pidana dalam jangka waktu tertentu sebelum dicalonkan.
   b. Cakap melakukan perbuatan hukum.
   c. Memiliki komitmen untuk mematuhi peraturan perundang-undangan dan mendukung kebijakan regulator yang berlaku.
   d. Memiliki komitmen terhadap pengembangan operasional Bank yang sehat.
   e. Tidak sedang dalam proses hukum dan/atau proses uji kemampuan dan kepatutan pada suatu Bank.
   f. Tidak termasuk sebagai pihak yang dilarang untuk menjadi Dewan Komisaris.
   g. Memiliki komitmen untuk tidak melakukan dan/atau mengulangi perbuatan dan/atau tindakan tertentu, bagi calon Dewan Komisaris yang pernah memiliki predikat tidak lulus dalam uji kemampuan dan kepatutan.
4. Persyaratan Kompetensi yang harus dipenuhi, minimal:
   a. Memiliki pengetahuan di bidang perbankan dan/atau bidang keuangan yang memadai dan relevan dengan jabatannya;
   b. Memiliki pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan;
   c. Memiliki pengetahuan mengenai tugas dan tanggung jawab serta pemahaman mengenai kegiatan bisnis utama dan risiko utama Bank;
   d. Memiliki Sertifikat Manajemen Risiko minimal Jenjang 6 (enam).
5. Persyaratan reputasi keuangan yang harus dipenuhi, antara lain:
   a. Tidak memiliki kredit macet, dan
   b. Tidak pernah dinyatakan pailit atau menjadi Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perseroan dinyatakan pailit dalam jangka waktu 5 (lima) tahun terakhir sebelum dicalonkan.
3. Tidak pernah menjadi anggota Dewan Komisaris yang selama menjabat:
   a. Pernah tidak menyelenggarakan Rapat Umum Pemegang Saham (RUPS) tahunan.
   b. Pertanggungjawabannya sebagai anggota Dewan Komisaris, pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Dewan Komisaris kepada RUPS.
   c. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan (OJK) tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada OJK.

3. The integrity requirements that must be fulfilled are as follows:
   a. Possess good morals and ethics, demonstrated at least by complying with applicable regulations, including not having been convicted of a crime within a certain period before being nominated.
   b. Capable of carrying out legal actions.
   c. Have a commitment to comply with laws and regulations and support the applicable regulatory policies.
   d. Have a commitment to the development of a healthy Bank operation.
   e. Currently not in a legal process and/or a fit and proper test process at a Bank.
   f. Does not work in a company that prohibits becoming a member of the Board of Commissioners.
   g. Have a commitment not to engage in and/or repeat certain actions or behaviors, for candidates for the Board of Commissioners who previously failed the fit and proper test.
4. The minimum competency requirements that must be fulfilled are:
   a. Have knowledge in banking and/or finance that is adequate and relevant to the position;
   b. Have experience and expertise in banking and/or finance;
   c. Have knowledge about the duties and responsibilities as well as understanding the main business activities and main risks of the Bank;
   d. Have a Risk Management Certificate of at least Level 6 (six).
5. The financial reputation requirements that must be fulfilled, among others:
   a. Does not have non-performing loans, and
   b. Never been declared bankrupt or served as a member of the Board of Commissioners that was found guilty of causing a company to declare bankrupt within the last 5 (five) years before being nominated.
6. Never been a member of the Board of Commissioners who, during their tenure:
   a. a. Failed to hold the Annual General Meeting of Shareholders (AGM).
   b. Their accountability as a member of the Board of Commissioners was not accepted by the GMS or they failed to provide accountability as a member of the Board of Commissioners to the GMS.
   c. Caused a company that obtained a license, approval, or registration from the Financial Services Authority (OJK) to fail to fulfill its obligation to submit Annual Reports and/or Financial Statements to the OJK.

Pengangkatan dan Pemberhentian Anggota Dewan Komisaris
The Appointment and Dismissal of Members of the Board of Commissioners

Ketentuan Pengangkatan

1. Anggota Dewan Komisaris diangkat berdasarkan keputusan RUPS dengan memperhatikan rekomendasi komite yang menjalankan fungsi nominasi.
2. Anggota Dewan Komisaris diangkat untuk masa jabatan tertentu dan dapat diangkat kembali saat masa jabatannya telah berakhir.
3. 1 (satu) periode masa jabatan anggota Dewan Komisaris paling lama 3 (tiga) tahun atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan dimaksud.
4. Komisaris baru yang merupakan tambahan dari jumlah anggota Dewan Komisaris sebelumnya, maka masa jabatan Komisaris baru tersebut berakhir dalam waktu yang sama dengan anggota Dewan Komisaris lainnya yang masih menjabat.
5. Persyaratan atas pengangkatan Komisaris yang merupakan Tenaga Kerja Asing harus memenuhi ketentuan tentang Pemanfaatan Tenaga Kerja Asing yang dikeluarkan oleh OJK dan instansi terkait lainnya.
6. Setiap usulan penggantian dan/atau pengangkatan anggota Dewan Komisaris kepada RUPS wajib memperhatikan rekomendasi Komite yang menjalankan fungsi Nominasi.
7. Anggota komite yang menjalankan fungsi nominasi yang memiliki benturan kepentingan wajib mengungkapkan dalam usulan yang direkomendasikan. Jika anggota Komite Remunerasi dan Nominasi memiliki benturan kepentingan dengan usulan yang direkomendasikan, maka wajib diungkapkan dalam usulan tersebut.
8. Anggota Dewan Komisaris harus memenuhi persyaratan telah lulus Penilaian Kemampuan dan Kepatutan sesuai dengan ketentuan OJK.
9. Dewan Komisaris yang berasal dari Direksi atau Pejabat Eksekutif Bank atau pihak-pihak yang mempunyai hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen, wajib menjalani masa tunggu (cooling off) selama 1 (satu) tahun.
10. Honorarium dan/atau tunjangan Dewan Komisaris ditentukan oleh RUPS.

Ketentuan Pemberhentian

1. Setiap pemberhentian dan/atau penggantian anggota Dewan Komisaris kepada RUPS wajib memperhatikan rekomendasi komite yang menjalankan fungsi nominasi dan mengedepankan kepentingan utama dari Bank.

Appointment Requirements

1. Members of the Board of Commissioners are appointed based on the decision of the GMS.
2. Members of the Board of Commissioners are appointed for a certain term of office and may be reappointed when their term of office has ended.
3. The maximum term of office for a member of the Board of Commissioners is 3 (three) years or until the closing of the annual GMS at the end of the said term of office.
4. With the addition of a new Commissioner to the previously existing number of members in the Board of Commissioners, the term of office of the new Commissioner ends at the same time as the other members of the Board of Commissioners who are still in office.
5. The appointment of a Commissioner who is a Foreign Worker must comply with the provisions on the Utilization of Foreign Workers issued by the OJK and other related agencies.
6. Every proposal for replacement and/or appointment of members of the Board of Commissioners to the GMS must take into account the recommendations of the Committee which carries out the Nomination function.
7. Committee members carrying out nomination functions who have a conflict of interest are required to disclose it in the recommended proposal. If members of the Remuneration and Nomination Committee have a conflict of interest with the recommended proposal, then they must disclose it in the proposal.
8. Members of the Board of Commissioners must meet the requirements of having passed the Fit and Proper Test in accordance with OJK regulations.
9. Board of Commissioners who come from the Bank's Board of Directors or Executive Officers or parties that have a relationship with the Bank that may affect their ability to act independently, must undergo a cooling-off period of 1 (one) year.
10. The honorarium and/or allowances of the Board of Commissioners are determined by the GMS.

Dismissal Requirements

1. Every dismissal and/or replacement of members of the Board of Commissioners at the GMS must take into account the recommendations of the committee which carries out the nomination function and prioritizes the main interests of the Bank.

2. Pemberhentian atau penggantian anggota Dewan Komisaris sebelum periode masa jabatannya berakhir wajib memperhatikan paling sedikit:
   a. anggota Dewan Komisaris dinilai tidak mampu melaksanakan tugas dan tanggung jawab dalam pengelolaan dan pelaksanaan strategi Bank yang sehat;
   b. pemberhentian atau penggantian anggota Dewan Komisaris tidak didasarkan atas penilaian subjektif dari pemegang saham, namun didasarkan dari penilaian yang objektif terkait pengelolaan Bank;
   c. pemberhentian atau penggantian anggota Dewan Komisaris telah melalui perencanaan dan mekanisme yang berlaku, yang paling sedikit memperhatikan penilaian dari komite yang menjalankan fungsi nominasi dan telah diagendakan dalam RUPS;
   d. pemberhentian atau penggantian anggota Dewan Komisaris tidak mengakibatkan terjadinya permasalahan dalam pengorganisasian dan kegiatan usaha Bank;
   e. pelaksanaan pemberhentian atau penggantian anggota Dewan Komisaris mengedepankan pola komunikasi yang baik dari berbagai pihak terkait; dan
   f. dilakukan dengan mengedepankan penerapan Tata Kelola yang Baik pada Bank dan aspek kehati-hatian.
3. Anggota Dewan Komisaris dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir.
4. Masa jabatan anggota Dewan Komisaris berakhir dengan sendirinya apabila:
   a. Mengundurkan diri dengan pemberitahuan secara tertulis;
   b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
   c. Meninggal dunia;
   d. Diberhentikan berdasarkan keputusan RUPS;
   e. Dinyatakan pailit atau ditaruh dibawah pengampunan berdasarkan suatu penetapan Pengadilan;
   f. Terbukti terlibat dalam kejahatan keuangan.
5. Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank selambat-lambatnya 90 (sembilan puluh) hari sebelum tanggal pengunduran dirinya.
6. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri Komisaris dimaksud paling lambat 90 (sembilan puluh) hari setelah diterimanya surat pengunduran diri tersebut.
7. Apabila Komisaris mengundurkan diri sehingga mengakibatkan jumlah anggota Dewan Komisaris menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan dalam RUPS dan telah diangkat anggota Dewan Komisaris yang baru sehingga memenuhi persyaratan minimal jumlah anggota Dewan Komisaris.

2. Dismissal or replacement of a member of the Board of Commissioners before the end of their term of office must take into account at least:
   a. members of the Board of Commissioners are deemed unable to carry out their duties and responsibilities in the management and implementation of sound Bank strategies;
   b. dismissal or replacement of members of the Board of Commissioners is not based on the subjective assessment of shareholders, but is based on an objective assessment regarding the management of the Bank;
   c. the dismissal or replacement of members of the Board of Commissioners has gone through applicable planning and mechanisms, which at least takes into account the assessment of the committee that carries out the nomination function and has been on the agenda at the GMS;
   d. dismissal or replacement of members of the Board of Commissioners does not result in problems in the organization and business activities of the Bank;
   e. The implementation of the dismissal or replacement of members of the Board of Commissioners prioritizes good communication patterns from various related parties; and
   f. carried out by prioritizing the implementation of Good Governance in the Bank and prudential aspects.
3. Members of the Board of Commissioners may resign from their positions before their term of office ends.
4. The term of office of a member of the Board of Commissioners ends automatically if:
   a. Resign with written notification;
   b. No longer meets applicable statutory requirements;
   c. Passes Away;
   d. Dismissed based on GMS decision;
   e. Declared bankrupt or placed under amnesty based on a Court decision;
   f. Proven to be involved in financial crimes.
5. The Commissioner has the right to resign from his position by notifying the Bank in writing no later than 90 (ninety) days before the date of his resignation.
6. The Bank is required to hold a GMS to decide on the Commissioner's resignation request no later than 90 (ninety) days after receipt of the resignation letter.
7. If the Commissioner resigns, resulting in the number of members of the Board of Commissioners becoming less than 3 (three) people, then the resignation is valid if it has been determined at the GMS and new members of the Board of Commissioners have been appointed so that it meets the minimum requirements for the number of members of the Board of Commissioners.

8. RUPS dapat mengangkat orang lain untuk mengisi jabatan seorang Komisaris yang diberhentikan dari jabatannya atau untuk mengisi suatu lowongan. Masa jabatan seorang yang diangkat untuk menggantikan anggota Dewan Komisaris yang berhenti atau mengisi lowongan adalah selama sisa jangka waktu masa jabatan anggota Dewan Komisaris yang diberhentikan atau digantikan tersebut.
9. Otoritas Jasa Keuangan berwenang melakukan evaluasi terhadap keputusan pemberhentian atau penggantian anggota Dewan Komisaris yang dilakukan sebelum periode masa jabatan anggota Dewan Komisaris berakhir.
10. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah:
    a. Diterimanya permohonan pengunduran diri anggota Dewan Komisaris.
    b. Dilakukan penyelenggaraan RUPS.

8. The GMS may appoint another person to fill the position of a Commissioner who is dismissed from office or to fill a vacancy. The term of office of a person appointed to replace a member of the Board of Commissioners who has resigned or filled a vacancy is for the remaining term of office of the member of the Board of Commissioners who has been dismissed or replaced.
9. The Financial Services Authority has the authority to evaluate decisions to dismiss or replace members of the Board of Commissioners made before the term of office of members of the Board of Commissioners ends.
10. Banks are required to disclose information to the public and submit it to the OJK no later than 2 (two) working days after:
    a. Acceptance of resignation requests from members of the Board of Commissioners.
    b. A GMS was held.

Komposisi Dewan Komisaris

1. Dewan Komisaris terdiri dari sedikitnya 3 (tiga) anggota dan paling banyak sama dengan jumlah anggota Direksi.
2. Dewan Komisaris dipimpin oleh Komisaris Utama atau Presiden Komisaris.
3. Dewan Komisaris terdiri dari Komisaris dan Komisaris Independen. Paling kurang 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris adalah Komisaris Independen.
4. Paling kurang 1 (satu) anggota Komisaris wajib berdomisili di Indonesia.

Composition of the Board of Commissioners

1. The Board of Commissioners consists of at least 3 (three) members and a maximum of the same number of members as the Board of Directors.
2. The Board of Commissioners is led by a President Commissioner.
3. The Board of Commissioners consists of Commissioners and Independent Commissioners. At least 50% (fifty percent) of the total members of the Board of Commissioners are Independent Commissioners.
4. At least 1 (one) Commissioner must reside in Indonesia.

Masa Jabatan Dewan Komisaris
Term of Office of the Board of Commissioners

Berdasarkan Anggaran Dasar Pasal 20 ayat 6, Dewan Komisaris dapat diangkat oleh RUPS untuk jangka waktu terhitung sejak pengangkatannya sampai penutupan RUPS tahunan ketiga berikutnya dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu.

Based on Article 20 paragraph 6 of the Articles of Association, the Board of Commissioners is appointed by the GMS for a period starting from their appointment until the closing of the next third annual GMS without prejudice to the GMS's right to dismiss them at any time.

Susunan dan Dasar Pengangkatan Dewan Komisaris Tahun 2025
Composition and Basis of Appointment of the Board of Commissioners in 2025

Selama tahun 2025, susunan dan komposisi Dewan Komisaris tidak mengalami perubahan. Adapun komposisi Dewan Komisaris Allo Bank per 31 Desember 2025 adalah sebagai berikut:

Throughout 2025, structure and composition of the Board of Commissioner did not experience any changes. As of December 31, 2025, the composition of the Board of Commissioners of Allo Bank is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Aviliani	Komisaris Utama Independen Independent President Commissioner	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - 2027 Annual GMS	Kedua Second
Rosmaya	Komisaris Independen Independent Commissioner	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - 2027 Annual GMS	Kedua Second
Ali Gunawan	Komisaris Commissioner	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - 2027 Annual GMS	Kedua Second

Profil masing-masing anggota Dewan Komisaris Allo Bank dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

A brief profile of each member of the Board of Commissioners can be seen in the Board of Commissioners Profile section, in the Company Profile chapter of this Annual Report.

Penilaian Kelayakan dan Kepatutan Dewan Komisaris
Fit and Proper Assessment of the Board of Commissioner

Bank memastikan bahwa seluruh anggota Dewan Komisaris telah dinyatakan lulus dalam uji kemampuan dan kepatutan (*fit and proper test*), serta memperoleh persetujuan dari OJK sebelum menjalankan tugas dan fungsi sesuai jabatannya. Kebijakan ini juga sesuai sebagaimana diatur dalam Peraturan OJK No. 27/POJK.03/2016 tentang Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) bagi Pihak Utama Lembaga Jasa Keuangan. Adapun rincian informasi terkait status uji kemampuan dan kepatutan masing-masing anggota Dewan Komisaris dapat dilihat sebagai berikut:

The Bank ensures that all members of the Board of Commissioners have passed the fit and proper test and obtained approval from the Financial Services Authority (OJK) before carrying out their duties and functions. This policy is also in accordance with OJK Regulation No. 27/POJK.03/2016 concerning the Fit and Proper Test for Key Parties in Financial Services Institutions. Detailed information regarding the fit and proper test status of each member of the Board of Commissioners can be seen below:

Nama Name	Jabatan Position	Status Status	Persetujuan OJK Terkait Uji Kemampuan dan Kepatutan OJK approval Regarding Fit and Proper Test
Aviliani	Komisaris Utama Independen Independent President Commissioner	Lulus Passed	Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-24/PB.1/2022 tanggal 9 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Ibu Aviliani selaku Calon Komisaris Utama Independen PT Allo Bank Indonesia Tbk. Decision of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. Kep-24/PB.1/2022 dated June 9, 2022 regarding the Assessment Results of the Fit and Proper Test of Ms. Aviliani as Candidate for Independent President Commissioner of PT Allo Bank Indonesia Tbk.
Rosmaya	Komisaris Independen Independent Commissioner	Lulus Passed	Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-41/PB.1/2022 tanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Ibu Rosmaya selaku Calon Komisaris Independen PT Allo Bank Indonesia Tbk. The decision of Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. Kep-41/PB.1/2022 dated August 16, 2022 regarding the Assessment Results of the Fit and Proper Test of Ms. Rosmaya as a Candidate for Independent Commissioner of PT Allo Bank Indonesia Tbk.
Ali Gunawan	Komisaris Commissioner	Lulus Passed	Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-49/PB.1/2021 Tanggal 13 Juli 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Bapak Ali Gunawan selaku Anggota Dewan Komisaris PT Allo Bank Indonesia Tbk. The decision of Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. KEP-49/PB.1/2021 dated July 13, 2021 regarding the Assessment Results of the Fit and Proper Test of Mr. Ali Gunawan as a Member of the Board of Commissioners of PT Allo Bank Indonesia Tbk.

Pedoman Kerja Dewan Komisaris
Work Guidelines of Board of Commissioners

Dewan Komisaris melaksanakan fungsi pengawasan atas pengelolaan Bank dengan mengacu kepada BOC *Charter* yang berfungsi sebagai panduan dalam memahami peraturan-peraturan terkait tata kerja Dewan Komisaris. BOC *Charter* disusun berdasarkan prinsip-prinsip hukum korporasi, ketentuan Anggaran Dasar, peraturan dan ketentuan perundang-undangan yang berlaku, arahan Pemegang Saham, serta praktik-praktik terbaik (*best practices*) GCG.

BOC *Charter* ini diharapkan dapat mempermudah Dewan Komisaris memahami peraturan-peraturan yang terkait dengan tata kerja Dewan Komisaris, menghilangkan praktik pengambilan keputusan berdasarkan kebiasaan (yang tidak tertulis) serta memperjelas tingkat akuntabilitas dalam pengambilan keputusan. Aspek yang diatur dalam BOC Charter meliputi:

1. Persyaratan Anggota Dewan Komisaris;
2. Persyaratan Komisaris Independen;
3. Pengangkatan Anggota Dewan Komisaris;
4. Pemberhentian Anggota Dewan Komisaris;
5. Komposisi Dewan Komisaris;
6. Rangkap Jabatan Anggota Dewan Komisaris;
7. Transparansi, Independensi, dan Etika Jabatan Dewan Komisaris;
8. Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris;
9. Kehadiran dan Waktu Kerja Dewan Komisaris;
10. Tata Tertib Rapat Dewan Komisaris;
11. Penilaian Kinerja Dewan Komisaris;
12. Komite Pendukung Tugas Dewan Komisaris; dan
13. Pelaporan.

The Board of Commissioners carries out its supervisory function over the management of the Bank by referring to the BOC Charter, which serves as a guide for understanding regulations related to the work procedures of the Board of Commissioners. The BOC Charter is prepared based on the principles of corporate law, the provisions of the Articles of Association, applicable laws and regulations, shareholder directives, and GCG best practices.

The BOC Charter is expected to help the Board of Commissioners understand the regulations related to the work procedures of the Board of Commissioners, eliminate the practice of making decisions based on habits (which are not written) and clarify the level of accountability in decision making. Aspects regulated in the BOC Charter include:

1. Requirements for Members of the Board of Commissioners;
2. Requirements for Independent Commissioners;
3. Appointment of Members of the Board of Commissioners;
4. Dismissal of Members of the Board of Commissioners;
5. Composition of the Board of Commissioners;
6. Concurrent Position as Member of the Board of Commissioners;
7. Transparency, Independence and Ethics of the Board of Commissioners;
8. Duties, Responsibilities and Authorities of the Board of Commissioners;
9. Attendance and working hours of the Board of Commissioners;
10. Rules and Regulations for Board of Commissioners Meetings;
11. Performance Assessment of the Board of Commissioners;
12. Duties Supporting Committee of the Board of Commissioners; and
13. Reporting.

Tugas, Tanggung Jawab, dan Wewenang Dewan Komisaris
Duties, Responsibilities and Authorities of the Board of Commissioners

1. Tugas dan tanggung jawab Dewan Komisaris:
   a. Mengarahkan, memantau dan mengevaluasi kebijakan strategis Bank agar sesuai dengan tujuan Bank dengan memperhatikan ketentuan dan peraturan yang berlaku pada industri perbankan.
   b. Memastikan Direksi telah melaksanakan prinsip kehati-hatian dalam kegiatan usaha Bank.
   c. Memastikan terselenggaranya pelaksanaan Prinsip Tata Kelola Perusahaan yang Baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan/jenjang organisasi.

1. Duties and responsibilities of the Board of Commissioners:
   a. Direct, monitor, and evaluate the Bank's strategic policies to ensure alignment with the Bank's objectives while adhering to the rules and regulations applicable to the banking industry.
   b. Ensure that the Board of Directors has implemented the principle of prudence in the Bank's business activities.
   c. Ensure the implementation of Good Governance Principles in every Bank business activity at all organizational levels.

d. Memastikan penerapan manajemen risiko telah memadai sesuai dengan kebijakan manajemen risiko dan strategi manajemen risiko.
e. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari SKAI, auditor eksternal, hasil pemeriksaan OJK, Bank Indonesia dan/atau hasil pengawasan otoritas lainnya.
f. Melakukan evaluasi pelaksanaan fungsi kepatuhan Bank paling kurang 2 (dua) kali dalam satu tahun dengan memberikan saran-saran dalam rangka meningkatkan kualitas pelaksanaan fungsi kepatuhan Bank kepada Direktur Utama dengan tembusan kepada Direktur yang membawahkan fungsi kepatuhan.
g. Menumbuhkan budaya kepatuhan dan budaya anti *fraud* pada seluruh jajaran organisasi.

2. Dewan Komisaris tidak diperkenankan terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali untuk penyediaan dana kepada pihak terkait dan hal-hal yang diatur dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.
3. Wewenang Dewan Komisaris:
   a. Memeriksa semua pembukuan, surat dan alat bukti lainnya.
   b. Memeriksa dan mencocokan keadaan uang kas, surat berharga dan lain-lain.
   c. Mengetahui segala tindakan yang telah dijalankan oleh Direksi.
   d. Memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Bank.
   e. Meminta Direksi dan/atau pejabat lainnya untuk memberikan penjelasan tentang segala hal yang berhubungan dengan pengelolaan Bank.
   f. Meminta Direksi dan/atau pejabat lainnya di bawah Direksi, dengan sepengetahuan Direksi, untuk menghadiri rapat Dewan Komisaris.
   g. Menghadiri rapat Direksi dan memberikan pandangan pandangan terhadap hal-hal yang dibicarakan dalam rapat.
   h. Memberitahukan kepada OJK atas pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan/atau keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
   i. Menetapkan Batasan nilai perbuatan hukum Direksi yang memerlukan persetujuan tertulis Dewan Komisaris.
   j. Memberikan putusan terhadap usulan perbuatan hukum Direksi yang memerlukan persetujuan Dewan Komisaris.
   k. Memberikan tanggapan tertulis untuk memberikan pendapat dan saran kepada RUPS atas usulan perbuatan hukum yang akan dilaksanakan oleh Direksi yang akan diajukan kepada RUPS untuk mendapat persetujuan.

d. Ensure that the implementation of risk management is adequate in accordance with risk management policies and risk management strategies.
e. Ensure that the Board of Directors has followed up on audit findings and recommendations from SKAI, external auditors, OJK, Bank Indonesia audit results and/or supervision results from other authorities.
f. Evaluate the implementation of the Bank's compliance function at least 2 (two) times a year by providing suggestions in order to improve the quality of the implementation of the Bank's compliance function to the President Director with a copy to the Director in charge of the compliance function.
g. Fostering a culture of compliance and anti fraud culture at all levels of the organization.

2. The Board of Commissioners is not permitted to be involved in making decisions on the Bank's operational activities, except for the provision of funds to related parties and matters regulated in the Bank's Articles of Association or applicable laws and regulations.
3. Authority of the Board of Commissioners:
   a. Examine all books, letters and other evidence.
   b. Check and verify the condition of cash, securities and others.
   c. Know all actions that have been carried out by the Board of Directors.
   d. Enter buildings and grounds or other places used or controlled by the Bank.
   e. Ask the Directors and/or other officials to provide explanations regarding all matters relating to Bank management.
   f. Request the Directors and/or other officials under the Directors, with the knowledge of the Directors, to attend meetings of the Board of Commissioners.
   g. Attend Board of Directors meetings and provide views on matters discussed at meetings.
   h. Notify OJK of violations of laws and regulations in the financial and banking sector; and/or circumstances or predicted circumstances that could endanger the continuity of the Bank's business.
   i. Determine limits on the value of the Board of Directors' legal actions that require written approval from the Board of Commissioners.
   j. Provide decisions on proposed legal actions by the Board of Directors that require approval from the Board of Commissioners.
   k. Provide written responses to provide opinions and suggestions to the GMS regarding proposed legal actions to be implemented by the Board of Directors which will be submitted to the GMS for approval.

l. Komisaris melalui rapat Dewan Komisaris, berdasarkan suara terbanyak berhak memberhentikan untuk sementara seorang atau lebih anggota Direksi dari jabatannya apabila anggota Direksi tersebut bertindak bertentangan dengan Anggaran Dasar dan/atau peraturan perundang-undangan yang berlaku. Pemberhentian tersebut harus diberitahukan kepada yang bersangkutan disertai dengan alasannya.
m. Menunjuk salah seorang Direktur untuk menjalankan pekerjaan Direktur yang lowong dengan memperhatikan ketentuan yang berlaku.
n. Menyelenggarakan RUPS paling lambat 90 (sembilan puluh) hari sesudah pemberhentian sementara tersebut yang akan memutuskan apakah Direksi yang bersangkutan akan diberhentikan seterusnya atau dikembalikan kepada kedudukannya semula. Direksi yang diberhentikan sementara itu diberi kesempatan untuk hadir guna membela diri.
o. Apabila RUPS tersebut tidak dapat mengambil keputusan atau tidak diadakan dalam jangka waktu paling lambat 90 (sembilan puluh) hari setelah pemberhentian sementara tersebut, maka pemberhentian sementara itu menjadi batal demi hukum dan yang bersangkutan berhak menjabat kembali jabatannya semula.

4. Apabila seluruh anggota Direksi diberhentikan sementara dan Bank tidak mempunyai seorangpun anggota Direksi maka untuk sementara Dewan Komisaris diwajibkan untuk mengurus Bank. Dalam hal demikian Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih di antara mereka atas tanggungan mereka bersama.

l. The Commissioners, through a meeting of the Board of Commissioners, based on the majority vote, have the right to temporarily dismiss one or more members of the Board of Directors from their positions if the members of the Board of Directors act contrary to the Articles of Association and/or applicable laws and regulations. The termination must be notified to the person concerned along with the reasons.
m. Appoint one of the Directors to carry out the vacant Director's work with due observance of applicable regulations.
n. Hold a GMS no later than 90 (ninety) days after the temporary dismissal which will decide whether the relevant Directors will be permanently dismissed or returned to their original positions. Directors who were temporarily dismissed were given the opportunity to appear to defend themselves.
o. If the GMS cannot make a decision or is not held within a period of no later than 90 (ninety) days after the temporary dismissal, then the temporary dismissal becomes null and void and the person concerned has the right to return to his or her original position.

4. If all members of the Board of Directors are temporarily dismissed and the Bank does not have a single member of the Board of Directors, the Board of Commissioners is temporarily required to manage the Bank. In such cases the Board of Commissioners has the right to grant temporary powers to one or more of them at their collective expense.

Pembagian Tugas Pengawasan Dewan Komisaris
Division of Supervisory Duties of the Board of Commissioners

Allo Bank berupaya untuk memastikan seluruh tugas dan tanggung jawab yang dilakukan oleh Insan Bank berjalan secara baik sesuai dengan kemampuan yang dimiliki, tak terkecuali bagi anggota Dewan Komisaris. Untuk itu, Dewan Komisaris melaksanakan fungsi pengawasan sesuai dengan latar belakang yang dimiliki oleh masing-masing anggota agar pengawasan terhadap pengelolaan Bank maupun implementasi strategi manajemen dapat berjalan secara optimal agar dapat mewujudkan tujuan Bank. Adapun pembidangan tugas masing-masing anggota Dewan Komisaris adalah sebagai berikut:

Allo Bank strives to ensure that all duties and responsibilities carried out by Bank personnel, including members of the Board of Commissioners, are performed effectively and in accordance with their expertise. To achieve this, the Board of Commissioners carries out its supervisory function based on the background of each member, ensuring optimal supervision of the Bank's management and the implementation of strategic initiatives to achieve the Bank's objectives. The division of duties among the members of the Board of Commissioners is as follows:

Nama Name	Jabatan Position	Bidang Tugas Field of Duty
Aviliani	Komisaris Utama Independen Independent President Commissioner	1. Ketua Komite Audit 2. Ketua Komite Remunerasi dan Nominasi 1. Chairwoman of Audit Committee 2. Chairwoman of the Remuneration and Nomination Committee
Rosmaya	Komisaris Independen Independent Commissioner	Ketua Komite Pemantau Risiko Chairwoman of the Risk Oversight Committee
Ali Gunawan	Komisaris Commissioner	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committe

Independensi Dewan Komisaris
Independence of the Board of Commissioners

1. Mayoritas anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris lain.
2. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak-pihak yang mempunyai hubungan dengan Bank, yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen, wajib menjalani masa tunggu (*cooling off*) paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank.
3. Ketentuan di atas tidak berlaku bagi mantan anggota Direksi yang membawahi fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank.
4. Anggota Dewan Komisaris wajib menandatangani Surat Pernyataan Independensi yang berlaku sesuai dengan periode atau masa jabatan sebagaimana ditetapkan dalam RUPS.

1. The majority of the Board of Commissioners members are prohibited from having family relationships up to the second degree with other members of the Board of Directors and/or with other members of the Board of Commissioners.
2. Former members of the Board of Directors or Executive Officers of the Bank, or parties who have relationships with the Bank that can influence their ability to act independently, must undergo a minimum cooling-off period of 1 (one) year before becoming an Independent Commissioner at the Bank.
3. The above provision does not apply to former members of the Board of Directors who are in charge of supervisory functions or Executive Officers who conduct supervisory functions at the Bank.
4. Members of the Board of Commissioners are required to sign a Declaration of Independence letter that applies according to the period or term of office as determined in the GMS.

Program Orientasi bagi Anggota Dewan Komisaris Baru
Orientation Program for New Members of Board of Commissioners

Bank telah memiliki kebijakan terkait program pengenalan perusahaan bagi anggota Dewan Komisaris yang baru diangkat apabila terjadi perubahan susunan dan komposisi Dewan Komisaris. Kebijakan ini dilaksanakan sebagaimana telah diatur dalam BOC *Charter* untuk memberikan pemahaman mengenai tugas dan tanggung jawab sebagai anggota Dewan Komisaris agar dijalankan sebaik-baiknya. Kegiatan ini juga bertujuan agar anggota Dewan Komisaris dapat memahami latar belakang dan kegiatan usaha Bank agar dapat mempermudah dan melancarkan pelaksanaan tugas Dewan Komisaris secara efektif.

Sepanjang tahun 2025, tidak terdapat perubahan susunan dan komposisi anggota Dewan Komisaris. Dengan demikian, Bank tidak melaksanakan program pengenalan bagi anggota Dewan Komisaris baru pada tahun buku.

The Bank is guided by a policy regarding a company induction program for newly appointed members of the Board of Commissioners in the event of changes in the composition of the Board of Commissioners. This policy is implemented as stipulated in the BOC Charter to provide an understanding of the duties and responsibilities of members of the Board of Commissioners, ensuring they are carried out optimally. This activity also aims to provide members of the Board of Commissioners with an understanding of the Bank's background and business activities, thereby facilitating and facilitating the effective implementation of the Board of Commissioners' duties.

Throughout 2025, there were no changes to the composition of the Board of Commissioners. Therefore, the Bank did not conduct an induction program for new members of the Board of Commissioners during the fiscal year.

Peningkatan Kompetensi Dewan Komisaris
Competency Development of Board of Commissioners

Bank senantiasa memfasilitasi seluruh anggota Dewan Komisaris untuk mengembangkan kompetensinya melalui program pelatihan atau sertifikasi lainnya yang dapat mendukung peran maupun fungsi pengawasan pengelolaan perusahaan yang dilakukan oleh Dewan Komisaris. Informasi lengkap terkait program pengembangan kompetensi yang dilakukan oleh Dewan Komisaris sepanjang tahun 2025 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

The Bank consistently facilitates all members of the Board of Commissioners to develop their competencies through training programs or other certifications that support the Board of Commissioners' oversight role and function in corporate management. More detailed information regarding the competency development programs implemented by the Board of Commissioners throughout 2025 is presented in the Company Profile chapter of this Annual Report.

Pelaksanaan Tugas Dewan Komisaris Tahun 2025
Implementation of Duties of Board of Commissioners in 2025

Selama tahun 2025, Dewan Komisaris telah melakukan pengawasan, mengarahkan, memantau, mengevaluasi, dan memberikan nasihat kepada Direksi terkait pelaksanaan kebijakan strategis yang dilakukan melalui:

1. Melakukan pengawasan terhadap kebijakan dan jalannya pengurusan yang dilakukan oleh Direksi selama tahun 2025, termasuk pengawasan terhadap kesesuaian pelaksanaan strategi Direksi untuk mencapai target Rencana Bisnis Bank (RBB) tahun 2025-2027 dan Rencana Aksi Keuangan Berkelanjutan (RAKB) tahun 2025.
2. Memantau perkembangan kinerja keuangan Bank, termasuk rasio permodalan, likuiditas, kualitas aset, dan profitabilitas, serta memberikan nasihat kepada Direksi agar menjaga kecukupan modal dan struktur pendanaan yang prudent sejalan dengan profil risiko Bank.
3. Mengevaluasi efektivitas penerapan manajemen risiko atas risiko kredit, operasional, likuiditas, teknologi informasi, dan kepatuhan, serta memperkuat pengendalian internal dan *governance* pada area berisiko tinggi.
4. Mengawasi pelaksanaan strategi pertumbuhan bisnis, termasuk pengembangan produk digital dan kemitraan strategis, serta memberikan masukan agar ekspansi dilakukan secara terukur, berkelanjutan, dan selaras dengan kapasitas permodalan serta manajemen risiko Bank.

Throughout 2025, the Board of Commissioners supervised, directed, monitored, evaluated, and advised the Board of Directors regarding the implementation of strategic policies. The Board's duties throughout the year include:

1. Overseeing the policies and management of the Board of Directors during 2025, including monitoring the adequacy of the Board of Directors' strategy implementation to achieve the targets of the 2025-2027 Bank Business Plan (RBB) and the 2025 Sustainable Finance Action Plan (RAKB).
2. Monitoring the Bank's financial performance, including capital ratios, liquidity, asset quality, and profitability, and advising the Board of Directors on maintaining capital adequacy and a prudent funding structure in line with the Bank's risk profile.
3. Evaluating the effectiveness of risk management implementation for credit, operational, liquidity, information technology, and compliance risks, and strengthening internal control and governance in high-risk areas.
4. Overseeing the implementation of business growth strategies, including the development of digital products and strategic partnerships, and providing input to ensure that expansion is carried out in a measured, sustainable manner, and in line with the Bank's capital capacity and risk management.

5. Secara aktif memantau tindak lanjut atas hasil pemeriksaan regulator, audit internal, dan audit eksternal, serta mengarahkan Direksi untuk menyelesaikan rekomendasi secara tepat waktu guna meningkatkan kepatuhan dan kualitas pengelolaan Bank.
6. Mengevaluasi kecukupan sistem pengendalian internal, kepatuhan terhadap peraturan perundang-undangan, serta integritas pelaporan keuangan (*Internal Control over Financial Reporting*), dan memberikan nasihat perbaikan atas kelemahan yang teridentifikasi.
7. Mengawasi kebijakan strategis SDM, termasuk perencanaan kebutuhan tenaga kerja, pengisian posisi strategis, dan pengembangan kompetensi, serta memberikan rekomendasi agar struktur organisasi mendukung pencapaian strategi Bank secara efektif.
8. Mengawasi pelaksanaan kebijakan TI, termasuk penguatan sistem, keamanan siber, dan kontinuitas layanan, serta memberikan nasihat kepada Direksi untuk memastikan keandalan infrastruktur TI sejalan dengan karakteristik bank digital dan berfungsi secara optimal.
9. Memberikan nasihat kepada Direksi atas dinamika eksternal, termasuk kondisi makroekonomi, persaingan industri perbankan digital, dan perubahan regulasi, agar kebijakan strategis Bank tetap adaptif, prudent, dan berorientasi pada keberlanjutan yang positif.

5. Actively monitoring the follow-up to the results of regulatory audits, internal audits, and external audits, and direct the Board of Directors to complete recommendations in a timely manner to improve compliance and the quality of the Bank's management.
6. Evaluating the adequacy of the internal control system, compliance with laws and regulations, and the integrity of financial reporting (Internal Control over Financial Reporting), and provide recommendations for improvements to identified weaknesses.
7. Overseeing strategic HR policies, including workforce planning, filling strategic positions, and competency development, and provide recommendations to ensure the organizational structure effectively supports the achievement of the Bank's strategy.
8. Overseeing the implementation of IT policies, including system strengthening, cybersecurity, and service continuity, and advise the Board of Directors to ensure the reliability of the IT infrastructure, in line with the characteristics of a digital bank, and optimally functions.
9. Providing advices to the Board of Directors on external dynamics, including macroeconomic conditions, competition in the digital banking industry, and regulatory changes, to ensure the Bank's strategic policies remain adaptive, prudent, and oriented towards positive sustainability.

Penilaian Kinerja Organ dan Komite Pendukung di bawah Dewan Komisaris
Performance Assessment of Supporting Organs and Committees under Board of Commissioners

Dalam menjalankan tugas dan fungsinya, Dewan Komisaris turut dibantu oleh sejumlah organ pendukung, antara lain Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Dewan Komisaris secara berkala melakukan evaluasi atas kinerja masing-masing komite berdasarkan kriteria yang telah ditetapkan oleh Komite Remunerasi dan Nominasi. Berdasarkan evaluasi yang telah dilakukan, Dewan Komisaris menilai bahwa seluruh Komite di bawah Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya secara baik di sepanjang tahun 2025.

In exercising its duties and functions, the Board of Commissioners is assisted by several supporting organs, including the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee. The Board of Commissioners periodically evaluates the performance of each committee based on criteria established by the Remuneration and Nomination Committee. Based on these evaluations, the Board of Commissioners assesses that all committees under the Board of Commissioners have performed their duties and responsibilities effectively throughout 2025.

Komisaris Independen

Independent Commissioner

Komisaris Independen merupakan anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi dan/atau pemegang saham pengendali atau dengan Bank yang mungkin menghalangi atau menghambat posisinya untuk bertindak independen sesuai dengan prinsip-prinsip GCG. Komisaris Independen diangkat oleh RUPS dan tidak memiliki hubungan afiliasi dengan pihak yang berkepentingan, terutama pemegang saham mayoritas, anggota Direksi, dan/atau anggota Dewan Komisaris.

As a member of the Board of Commissioners, an Independent Commissioner has no financial, management, shareholding, or family relationships with any member of the Board of Commissioners, member of the Board of Directors, and/or controlling shareholder, or with the Bank that might hinder or impede their ability to act independently in accordance with GCG principles. Independent Commissioners are appointed by the GMS and have no affiliations with any interested parties, particularly the majority shareholder, member of the Board of Directors, and/or member of the Board of Commissioners.

Di tahun 2025, Bank memiliki 2 (dua) orang Komisaris Independen dari total 3 (tiga) orang anggota Dewan Komisaris. Komposisi ini telah sesuai dengan ketentuan Pasal 20 ayat (3) POJK 33/2014 yang mengatur syarat minimal Komisaris Independen yang berjumlah sekurang-kurangnya 30% dari anggota Dewan Komisaris perusahaan.

In 2025, the Bank had two Independent Commissioners out of a total of three members of the Board of Commissioners. This composition complies with Article 20 paragraph (3) of POJK 33/2014, which stipulates the minimum requirement for Independent Commissioners to constitute at least 30% of the company's Board of Commissioners.

Kriteria Penentuan Komisaris Independen
Criteria for Determining Independent Commission

Kriteria dan persyaratan umum yang wajib dipenuhi oleh Komisaris Independen, meliputi:

1. Penunjukan Komisaris sebagai Komisaris Independen harus mendapatkan persetujuan OJK.
2. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen pada periode berikutnya.

The general criteria and requirements that must be met by Independent Commissioners include:

1. The appointment of a Commissioner as an Independent Commissioner must obtain approval from the OJK.
2. They are not a person who works or has the responsibility to plan, lead, control or supervise the Bank's activities within the last 6 (six) months, except for reappointment as an Independent Commissioner in the following period.

3. Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank.
4. Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi atau Pemegang Saham Utama Bank.
5. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan Bank.
6. Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Bank.
7. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan dapat diangkat kembali pada periode selanjutnya sepanjang:
   a. Rapat Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen;
   b. Komisaris Independen tersebut menyatakan dirinya tetap independen dalam RUPS;
   c. Menandatangani Surat Pernyataan Independen dan hal ini diungkapkan dalam Laporan Pelaksanaan Tata Kelola.
8. Dalam hal Komisaris Independen menjabat pada Komite Audit, Komisaris Independen yang bersangkutan hanya dapat diangkat kembali pada Komite Audit untuk 1 (satu) periode masa jabatan Komite Audit berikutnya.
9. Komisaris Non Independen dapat beralih menjadi Komisaris Independen setelah memenuhi persyaratan sebagai Komisaris Independen. Komisaris Non Independen yang akan beralih menjadi Komisaris Independen wajib menjalani masa tunggu (cooling off) paling singkat 6 (enam) bulan. Peralihan dari Komisaris Non Independen menjadi Komisaris Independen wajib memperoleh persetujuan OJK.
10. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak-pihak yang mempunyai hubungan dengan Bank, yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu (cooling off) paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan.
11. Memiliki Sertifikasi Manajemen Risiko minimal Jenjang 6.

3. They do not own shares, either directly or indirectly, in the Bank.
4. They do not have affiliation with the Bank, members of the Board of Commissioners, members of the Board of Directors or the Bank's Controlling Shareholders.
5. They do not have any direct or indirect business relationships related to Bank activities.
6. They do not have any family relationship with the Board of Commissioners, the Board of Directors and Controlling Shareholders of the Bank.
7. Independent Commissioners who have served for 2 (two) terms of office may be reappointed in the next period as long as:
   a. The Board of Commissioners assesses that Independent Commissioners can still act independently;
   b. The Independent Commissioner stated that he remained independent at the GMS;
   c. Sign an Independent Statement Letter and this is disclosed in the Governance Implementation Report.
8. In the event that an Independent Commissioner serves on the Audit Committee, the Independent Commissioner concerned can only be reappointed on the Audit Committee for 1 (one) subsequent term of office on the Audit Committee.
9. Non-Independent Commissioners may transition to become Independent Commissioners after fulfilling the requirements as Independent Commissioners. Non-Independent Commissioners who will transition to become Independent Commissioners are required to undergo a cooling off period of at least 6 (six) months. The transition from Non-Independent Commissioner to Independent Commissioner must obtain OJK approval.
10. Former members of the Board of Directors or Executive Officers of the Bank or parties who have a relationship with the Bank, who can influence the ability of the person concerned to act independently must undergo a cooling off period of at least 1 (one) year before becoming an Independent Commissioner at the Bank in question. concerned.
11. They must have a minimum Risk Management Certification Level 6.

Komposisi dan Jumlah Komisaris Independen
Composition and Number of Independent Commissioners

Per 31 Desember 2025, jumlah Komisaris Independen Allo Bank terdiri dari 2 (dua) orang dari jumlah keseluruhan anggota Dewan Komisaris yang sebanyak 3 (tiga) orang. Adapun Komisaris Independen Bank terdiri dari:

1. Ibu Aviliani yang diangkat berdasarkan Surat Keputusan Deputi Komisioner Pengawas Perbankan I, OJK No. KEP-24/PB.1/2022 tanggal 09 Juni 2022.
2. Ibu Rosmaya yang diangkat berdasarkan Surat Keputusan Deputi Komisioner Pengawas Perbankan I, OJK No. KEP-41/PB.1/2022 tanggal 16 Agustus 2022.

As of December 31, 2025, Allo Bank had two Independent Commissioners out of a total of three members of the Board of Commissioners. The Bank's Independent Commissioners are:

1. Ms. Aviliani, appointed based on the Decree of the Deputy Commissioner for Banking Supervision I, OJK No. KEP-24/PB.1/2022, dated June 9, 2022.
2. Ms. Rosmaya, appointed based on the Decree of the Deputy Commissioner for Banking Supervision I, OJK No. KEP-41/PB.1/2022, dated August 16, 2022.

Pernyataan Independensi
Independence Statement

Seluruh Komisaris Independen Allo Bank telah membuat Surat Pernyataan Independensi yang berlaku sesuai dengan periode atau masa jabatan sebagaimana ditetapkan dalam RUPS. Di samping itu, seluruh Komisaris Independen juga berkewajiban untuk melapor apabila terjadi perubahan status yang mempengaruhi independensinya serta memastikan praktik ini telah dilaksanakan sesuai dengan prinsip GCG. Seluruh anggota Dewan Komisaris juga membuat Surat Pernyataan Tidak Memanfaatkan Bank untuk keuntungan pribadi yang berlaku sesuai dengan periode atau masa jabatan sebagaimana ditetapkan dalam RUPS.

All Independent Commissioners of Allo Bank have issued a Statement of Independence, which is valid for the term of office as stipulated in the GMS. Furthermore, all Independent Commissioners are required to report any changes in their status that affect their independence and to ensure that these practices are implemented in accordance with GCG principles. All members of the Board of Commissioners have also issued a Statement of Non-Use of the Bank for personal gain, which is valid for the term of office as stipulated in the GMS.

Surat Pernyataan Independensi Komisaris Independen
Independence Statement Letter of Independent Commissioner



allobank
PT Allo Bank Indonesia Tbk

SURAT PERNYATAAN INDEPENDEN
PT ALLO BANK INDONESIA Tbk

Saya yang bertanda tangan di bawah ini,

Nama	:	DRA. Aviliani, MSi
Tempat/tanggal Lahir	:	Malang, 14 Desember 1961
Alamat domisili	:	Perum Permata Mediterania Blok D2 No. 29 Jl. Pos Pengumben Srengseng Jakarta Barat 11630
Nomor telepon rumah	:	021-58900922
Jabatan	:	Komisaris Utama Independen
Nama Perusahaan	:	PT Allo Bank Indonesia Tbk
Nomor telepon perusahaan	:	021-3841178

Dengan ini menyatakan bahwa saya:

1. Tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan dan komitmen saya untuk bertindak independen sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 mengenai Penerapan Tata Kelola Bagi Bank Umum.
2. Apabila kemudian hari ditemukan bahwa saya memiliki hubungan dan/atau memenuhi komitmen sebagaimana dimaksud pada angka 1 di atas, maka saya bersedia untuk mengundurkan diri dari jabatan tersebut dengan atau tanpa diminta oleh Rapat Umum Pemegang Saham PT Allo Bank Indonesia Tbk.

Demikian surat pernyataan ini saya buat sebenar-benarnya dengan penuh tanggung jawab.

Jakarta, 16 Januari 2025

Mengetahui,

Ganda Raharja Rusli
Direktur Risiko, Kepatuhan & Hukum

DRA. Aviliani, MSi



SURAT PERNYATAAN INDEPENDEN
PT ALLO BANK INDONESIA Tbk.

Saya yang bertanda tangan di bawah ini,

Nama	:	Rosmaya
Tempat/tanggal Lahir	:	Bandung, 06 - 09 - 1959
Alamat domisili	:	Jl. PLN H. Niang No 187 Kota Depok, Jawa Barat
Nomor telepon	:	+6281296288933
Jabatan	:	Komisaris Independen
Nama Perusahaan	:	PT Allo Bank Indonesia, Tbk.
Nomor telepon perusahaan	:	021-3841178

Dengan ini menyatakan bahwa saya:

1. Tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan dan komitmen saya untuk bertindak independen sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 mengenai Penerapan Tata Kelola Bagi Bank Umum.
2. Apabila kemudian hari ditemukan bahwa saya memiliki hubungan dan/atau memenuhi komitmen sebagaimana dimaksud pada angka 1 di atas, maka saya bersedia untuk mengundurkan diri dari jabatan tersebut dengan atau tanpa diminta oleh Rapat Umum Pemegang Saham PT Allo Bank Indonesia Tbk.

Demikian surat pernyataan ini saya buat sebenar-benarnya dengan penuh tanggung jawab.

Jakarta, 16 Januari 2025

Mengetahui:

Ganda Raharja Rusli
Direktur Risiko, Kepatuhan & Hukum

Rosmaya

Direksi
Board of Directors

Direksi adalah organ utama yang secara kolektif berwenang dan bertanggung jawab penuh atas pengurusan perusahaan sesuai dengan maksud dan tujuan untuk kepentingan Bank. Direksi juga bertanggung jawab mewakili Bank, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar dan ketentuan peraturan perundangan-undangan. Direksi juga memiliki wewenang untuk mengatur jalannya Bank, mengambil tindakan dan kebijakan yang dianggap perlu untuk memastikan kelancaran operasional Bank dengan memperhatikan aspek efisiensi dan efektivitas.

Setiap anggota Direksi juga wajib menjalakan fungsi pengurusan perusahaan dengan mengedepankan prinsip-prinsip profesionalisme, efisiensi, transparansi, kemandirian, akuntabilitas, pertanggungjawaban serta kewajaran sesuai dengan prinsip tata kelola yang diadopsi oleh Bank. Setiap anggota Direksi Bank juga wajib melaksanakan tugas dan tanggung jawabnya dengan itikad baik, penuh tanggung jawab, dan kehati-hatian, sesuai dengan perundang-undangan yang berlaku.

The Board of Directors is the Bank's primary organ collectively authorized and fully responsible for managing the company. This provision aligns with their purposes and objectives to benefit the Bank. The Board of Directors is also responsible for representing the Bank both inside and outside the courts, in accordance with the provisions of the Articles of Association and laws and regulations. The Board also has the authority to regulate the Bank's operations and take actions and policies deemed necessary to ensure the smooth operation of the Bank, while taking into account aspects of efficiency and effectiveness.

Each member of the Board of Directors is also required to carry out their management functions by prioritizing the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, and fairness, in accordance with the Bank's corporate governance principles. Each member of the Bank's Board of Directors is also required to carry out their duties and responsibilities in good faith, with full responsibility, and with prudence, in accordance with applicable laws and regulations.

Persyaratan Anggota Direksi
Requirements for Members of the Board of Directors

1. Setiap anggota Direksi harus memenuhi persyaratan penilaian kemampuan dan kepatutan sesuai Peraturan OJK mengenai Penilaian Kemampuan dan Kepatutan bagi Dewan Komisaris dan Direksi, yaitu persyaratan integritas, kompetensi dan reputasi keuangan. Persyaratan tersebut harus dipenuhi anggota Direksi pada saat diangkat dan selama menjabat.

1. Each member of the Board of Directors must meet the requirements for assessing their ability and suitability according to the OJK Regulation regarding the Assessment of Capability and Suitability for the Board of Commissioners and Board of Directors, including requirements for integrity, competence, and financial reputation. These requirements must be met by the member of the Board of Directors at the time of appointment and throughout their tenure.

2. Persyaratan integritas yang harus dipenuhi, antara lain:
   a. Memiliki akhlak dan moral yang baik, paling sedikit ditunjukan dengan sikap mematuhi ketentuan yang berlaku, termasuk tidak pernah dihukum karena terbukti melakukan tindak pidana dalam jangka waktu tertentu sebelum dicalonkan.
   b. Cakap melakukan perbuatan hukum.
   c. Memiliki komitmen untuk mematuhi peraturan perundang-undangan dan mendukung kebijakan regulator yang berlaku.
   d. Memiliki komitmen terhadap pengembangan operasional Bank yang sehat.
   e. Tidak sedang dalam proses hukum dan/atau proses uji kemampuan dan kepatutan pada suatu Bank.
   f. Tidak termasuk sebagai pihak yang dilarang untuk menjadi Direksi.
   g. Memiliki komitmen untuk tidak melakukan dan/atau mengulangi perbuatan dan/atau tindakan tertentu, bagi calon Direksi yang pernah memiliki predikat tidak lulus dalam uji kemampuan dan kepatutan dan telah menjalani masa sanksi.
3. Persyaratan kompetensi yang harus dipenuhi, antara lain:
   a. Memiliki pengetahuan di bidang perbankan dan/atau bidang keuangan yang memadai dan relevan dengan jabatannya.
   b. Memiliki pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan.
   c. Memiliki kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat.
   d. Mayoritas anggota Direksi wajib memiliki pengalaman paling sedikit 5 (lima) tahun di bidang operasional Bank dan paling rendah sebagai Pejabat Eksekutif bank.
   e. Memiliki Sertifikasi Manajemen Risiko level 5 atau setara jenjang 7.
4. Persyaratan reputasi keuangan yang harus dipenuhi, antara lain:
   a. Tidak memiliki kredit macet, dan
   b. Tidak pernah dinyatakan pailit atau menjadi Direksi yang dinyatakan bersalah menyebabkan suatu perseroan dinyatakan pailit, dalam jangka waktu 5 (lima) tahun terakhir sebelum dicalonkan.
5. Tidak pernah menjadi anggota Dewan Komisaris dan/atau Direksi yang selama menjabat:
   a. Pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.
   b. Pernah tidak menyelenggarakan RUPS tahunan.
   c. Pertanggungjawabannya sebagai anggota Direksi pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi kepada RUPS, dan
   d. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan atau pendaftaran dari OJK tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada OJK.

2. The integrity requirements that must be met include:
   a. Have good ethics and morals, demonstrated at least by adhering to applicable regulations, including not having been convicted of a criminal offense within a certain period before being nominated.
   b. Capable of performing legal actions.
   c. Have a commitment to complying with applicable laws and regulations and supporting the policies of the relevant regulators.
   d. Have a commitment to the development of a healthy Bank operation.
   e. Not involved in legal proceedings and/or capability and suitability assessments at another Bank.
   f. Not included in the list of prohibited individuals from serving as a Director.
   g. Have a commitment to not engage in or repeat certain actions or behaviors for candidates for the Board of Directors who have previously been designated as failing the fit and proper test and have undergone a period of sanctions.
3. The competence requirements that must be met include:
   a. Have adequate knowledge in the field of banking and/or finance that is relevant to their position.
   b. Have experience and expertise in the field of banking and/or finance.
   c. Have the ability to conduct strategic management in order to develop a healthy Bank.
   d. The majority of the members of the Board of Directors must have at least 5 (five) years of experience in the operational aspects of a bank and at least as an Executive Officer of a bank.
   e. Have Risk Management Certification up to level 5, or equivalent to level 7
4. The financial reputation requirements that must be met include:
   a. Don't have non-performing loans, and
   b. Have not been declared bankrupt or become a Director who has been found guilty of causing a company to be declared bankrupt, within the last 5 (five) years prior to the nomination.
5. Have never been a member of the Board of Commissioners and/or Board of Directors who, during their tenure:
   a. Have been convicted of a criminal offense that has harmed the state's finances and/or is related to the financial sector.
   b. Have failed to hold an annual GMS.
   c. Have had their accountability as a member of the Board of Directors rejected by the GMS or have failed to provide accountability as a member of the Board of Directors to the GMS, and
   d. Have caused a company that has obtained a permit, approval, or registration from the OJK to fail to fulfill its obligations to submit Annual Reports and/or Financial Statements to the OJK.

Persyaratan Direktur Kepatuhan
Requirements of Compliance Director

Selain memenuhi kriteria umum bagi anggota Direksi, Direktur yang membawahi fungsi kepatuhan juga wajib memenuhi sejumlah persyaratan sebagai berikut:

1. Memenuhi persyaratan independensi.
2. Direktur utama dan/atau wakil direktur utama dilarang merangkap jabatan sebagai direktur yang membawahkan Fungsi Kepatuhan.
3. Dilarang membawahi fungsi: Bisnis, Operasional, Manajemen Risiko yang melakukan pengambilan keputusan pada kegiatan usaha Bank, *treasury*, keuangan dan akuntansi, logistik dan pengadaan barang/jasa, teknologi informasi dan/atau audit internal.

Apart from meeting the general criteria for members of the Board of Directors, the Director in charge of the compliance function is also required to fulfill a number of requirements as follows:

1. Fulfill independence requirements.
2. The President Director is prohibited from holding concurrent positions as Director in charge of the compliance function.
3. Prohibited from being in charge of functions: Business, Operations, Risk Management which makes decisions on Bank business activities, treasury, finance and accounting, logistics and procurement of goods/services, information technology and internal audit.

Pengangkatan Anggota Direksi
Appointment of Members of the Board of Directors

1. Anggota Direksi diangkat berdasarkan keputusan RUPS.
2. Anggota Direksi diangkat untuk masa jabatan tertentu dan dapat diangkat kembali.
3. Satu periode masa jabatan anggota Direksi paling lama 3 (tiga) tahun atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan dimaksud.
4. Usulan penggantian dan/atau pengangkatan anggota Direksi oleh Dewan Komisaris dalam RUPS, harus memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi.
5. Persyaratan pengangkatan Direksi yang merupakan tenaga kerja asing harus tunduk kepada ketentuan tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan sebagaimana diatur dalam Peraturan OJK serta ketentuan instansi terkait lainnya.
6. Honorarium dan/atau tunjangan Direksi ditentukan dalam RUPS.

1. Board of Directors members are appointed based on the decision of the GMS.
2. Board of Directors members are appointed for a specific term and may be reappointed.
3. The maximum term for a Board of Directors member is 3 (three) years or until the end of 1 (one) term period, which ends with the annual GMS meeting.
4. Proposals for the replacement and/or appointment of Board of Directors members by the Board of Commissioners in GMS, must consider the recommendations of the Remuneration and Nomination Committee.
5. The appointment requirements for foreign workers who serve as Board of Directors members must comply with the provisions on the Utilization of Foreign Workers and Knowledge Transfer Program as stipulated by the OJK regulation and other relevant agencies.
6. The honorarium and/or benefits for Board of Directors members are determined at GMS.

Pengunduran Diri Anggota Direksi & Pergantian Anggota Direksi
Resignation and Replacement of Directors

1. Anggota Direksi dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir.
2. Masa jabatan Direksi berakhir dengan sendirinya apabila Direksi tersebut:
   a. Mengundurkan diri dengan pemberitahuan secara tertulis;
   b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
   c. Meninggal dunia;
   d. Diberhentikan berdasarkan keputusan RUPS;
   e. Dinyatakan pailit atau ditaruh dibawah pengampuan berdasarkan suatu penetapan Pengadilan;
   f. Terbukti terlibat dalam kejahatan keuangan.
3. Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank selambat lambatnya 90 (sembilan puluh) hari sebelum tanggal pengunduran dirinya.
4. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi dimaksud paling lambat 90 (sembilan puluh) hari setelah diterimanya surat pengunduran diri tersebut.
5. Apabila anggota Direksi mengundurkan diri sehingga mengakibatkan jumlah anggota Direksi menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan dalam RUPS dan telah diangkat anggota Direksi yang baru sehingga memenuhi persyaratan minimal jumlah anggota Direksi.
6. RUPS dapat mengangkat orang lain untuk mengisi jabatan seorang Direktur yang diberhentikan dari jabatannya atau untuk mengisi suatu lowongan. Masa jabatan seorang yang diangkat untuk menggantikan anggota Direksi yang berhenti atau mengisi lowongan adalah selama sisa jangka waktu masa jabatan anggota Direksi yang diberhentikan atau digantikan tersebut.
7. Bagi Direktur Utama dan/atau Direktur Kepatuhan, pemberhentian, penggantian dan/atau pengunduran diri sebelum masa jabatan berakhir harus mendapatkan persetujuan terlebih dahulu dari OJK sebelum diputuskan dalam RUPS:
   a. Penyampaian permohonan kepada OJK sebagaimana dimaksud disampaikan Bank paling lama 1 (satu) bulan sebelum rencana pelaksanaan RUPS yang memuat agenda pemberhentian atau penggantian Direktur Utama dan/atau direktur yang membawahi fungsi kepatuhan, dengan memuat: (i) alasan/pertimbangan pemberhentian, penggantian dan/atau pengunduran diri; (ii) Profil calon pengganti yang dinilai memenuhi persyaratan untuk dilakukan penilaian kemampuan dan kepatutan;

1. Members of the Board of Directors may resign from their positions before their term of office ends.
2. The term of office of a Director ends automatically if the Director:
   a. Resign with written notification;
   b. No longer meets applicable statutory requirements;
   c. Passes away;
   d. Dismissed based on GMS decision;
   e. Declared bankrupt or placed under guardianship based on a court decision;
   f. Proven to be involved in financial crimes.
3. Directors have the right to resign from their positions by notifying the Bank in writing no later than 90 (ninety) days before the date of their resignation.
4. The Bank is obliged to hold a GMS to decide on the request for resignation of the member of the Board of Directors no later than 90 (ninety) days after receipt of the letter of resignation.
5. If a member of the Board of Directors resigns resulting in the number of members of the Board of Directors being less than 3 (three) people, then the resignation is valid if it has been determined in the GMS and new members of the Board of Directors have been appointed so that it meets the minimum requirements for the number of members of the Board of Directors.
6. The GMS may appoint another person to fill the position of a Director who is dismissed from his position or to fill a vacancy. The term of office of a person appointed to replace a member of the Board of Directors who has resigned or filled a vacancy is for the remaining term of office of the member of the Board of Directors who has been dismissed or replaced.
7. For the President Director and/or Compliance Director, dismissal, replacement and/or resignation before the end of the term of office must obtain prior approval from the OJK before being decided at the GMS:
   a. Submission of the application to the OJK as intended is submitted by the Bank no later than 1 (one) month before the planned implementation of the GMS which contains the agenda for dismissal or replacement of the President Director and/or director in charge of the compliance function, by including: (i) reasons/considerations for dismissal, replacement and/or resignation; (ii) The profile of the replacement candidate who is deemed to meet the requirements for a fit and proper test;

b. Bilamana OJK menilai rencana dimaksud tidak layak maka: (i) Rencana tersebut tidak disetujui OJK; (ii) Bank dilarang memuat agenda tersebut dalam RUPS.

8. Bank wajib menyampaikan kepada OJK dan melakukan keterbukaan informasi paling lambat 2 (dua) hari kerja setelah:
   a. Diterimanya permohonan pengunduran diri anggota Direksi.
   b. Dilakukan penyelenggaraan RUPS.
9. Selain Anggaran Dasar Perusahaan, pengunduran diri anggota Direksi juga tunduk kepada ketentuan OJK dan/atau aturan otoritas terkait lainnya.

b. If OJK assesses that the plan is not feasible then: (i) The plan is not approved by OJK; (ii) Banks are prohibited from including this agenda in the GMS.

8. The Bank is required to submit information to the OJK and disclose information no later than 2 (two) working days after:
   a. Acceptance of resignation requests from members of the Board of Directors.
   b. A GMS was held.
9. In addition to the Company's Articles of Association, resignation of members of the Board of Directors is also subject to OJK provisions and/or other relevant authority regulations.

Pemberhentian Sementara Anggota Direksi
Temporary Suspension of Board of Directors Member

1. Anggota Direksi dapat diberhentikan untuk sementara oleh Dewan Komisaris dengan menyebutkan alasannya.
2. Pemberhentian sementara wajib diberitahukan secara tertulis kepada anggota Direksi yang bersangkutan.
3. Dewan Komisaris harus menyelenggarakan RUPS untuk mencabut atau menguatkan keputusan pemberhentian sementara tersebut.
4. RUPS harus diselenggarakan dalam jangka waktu paling lambat 90 (sembilan puluh) hari setelah tanggal pemberhentian sementara.
5. Dalam RUPS anggota Direksi yang bersangkutan diberi kesempatan untuk membela diri.
6. Dengan lampauan jangka waktu penyelenggaraan RUPS atau RUPS tidak dapat mengambil keputusan, pemberhentian sementara menjadi batal.
7. Anggota Direksi yang diberhentikan untuk sementara tidak berwenang:
   a. Menjalankan pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank
   b. Mewakili Bank di dalam maupun di luar pengadilan.
8. Pembatasan kewenangan berlaku sejak keputusan pemberhentian sementara oleh Dewan Komisaris sampai dengan terdapat keputusan RUPS yang menguatkan atau membatalkan pemberhentian sementara atau lampaunya jangka waktu penyelenggaraan RUPS.
9. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada OJK mengenai keputusan pemberhentian sementara dan hasil penyelenggaraan RUPS atau informasi mengenai batalnya pemberhentian sementara oleh Dewan Komisaris karena tidak terselenggaranya RUPS sampai dengan lampaunya jangka waktu, paling lambat 2 (dua) hari kerja setelah terjadinya peristiwa tersebut.

1. A Board of Directors member may be temporarily suspended by the Board of Commissioners by stating the reasons.
2. The temporary suspension must be notified in writing to the respective Board of Directors member.
3. The Board of Commissioners must convene a General Meeting of Shareholders to revoke or confirm the temporary suspension decision.
4. The General Meeting of Shareholders must be held no later than 90 (ninety) days after the date of the temporary suspension.
5. In the General Meeting of Shareholders, the respective Board of Directors member shall be given an opportunity to defend himself or herself.
6. If the General Meeting of Shareholders (GMS) fails to make a decision or does not take place within the specified period, the temporary suspension of a Board of Directors member will be revoked.
7. A temporarily suspended Board of Directors member is not authorized to:
   a. Conduct the management of the Bank for the benefit of the Bank in accordance with the Bank's objectives and purposes.
   b. Represent the Bank in or outside the court.
8. The authority restrictions are in effect from the temporary suspension decision by the Board of Commissioners until there is a GMS decision that confirms or cancels the temporary suspension or until the expiration of the GMS holding period.
9. The Bank is obliged to disclose information to the public and report to the OJK regarding the decision of the temporary suspension and the results of the GMS or information on the revocation of the temporary suspension by the Board of Commissioners due to the failure to hold the GMS until the holding period expires, no later than 2 (two) working days after the event.

Pengangkatan, Pemberhentian, dan Pengunduran Diri Direktur yang Membawahi Fungsi Kepatuhan

Appointment, Termination, and Resignation of Director in Charge of Compliance Function

1. Pengangkatan, pemberhentian dan/atau pengunduran diri Direktur Kepatuhan mengacu pada ketentuan mengenai pengangkatan, pemberhentian dan/atau pengunduran diri anggota Direksi sebagaimana ketentuan di atas.
2. Dalam hal direktur yang membawahkan Fungsi Kepatuhan berhalangan sementara sehingga tidak dapat menjalankan tugas jabatannya selama lebih dari 7 (tujuh) hari kerja berturut-turut, pelaksanaan tugas yang bersangkutan wajib digantikan sementara oleh direktur lain sampai dengan direktur yang membawahkan Fungsi Kepatuhan dapat menjalankan tugas jabatannya kembali.
3. Dalam hal direktur yang membawahkan Fungsi Kepatuhan berhalangan tetap, mengundurkan diri, atau habis masa jabatannya, Bank wajib segera mengangkat pengganti direktur yang membawahkan Fungsi Kepatuhan, paling lama 6 (enam) bulan setelah direktur yang membawahkan Fungsi Kepatuhan berhalangan tetap, mengundurkan diri, atau habis masa jabatannya.
4. Selama dalam proses penggantian direktur yang membawahkan Fungsi Kepatuhan sebagaimana dimaksud pada poin (3), Bank wajib menunjuk atau menugaskan salah satu direktur lainnya untuk sementara melaksanakan tugas direktur yang membawahkan Fungsi Kepatuhan.
5. Direktur yang melaksanakan tugas sementara sebagai direktur yang membawahkan Fungsi Kepatuhan, baik karena berhalangan sementara sebagaimana dimaksud pada poin (2) maupun berhalangan tetap, mengundurkan diri, atau habis masa jabatannya sebagaimana dimaksud pada poin (4), harus memenuhi ketentuan mengenai rangkap jabatan sesuai ketentuan dan larangan membawahkan fungsi bisnis dan operasional; manajemen risiko yang melakukan pengambilan keputusan pada kegiatan usaha Bank; tresuri; keuangan dan akuntansi; logistik dan pengadaan barang atau jasa; teknologi informasi; dan/atau audit *intern.*
6. Dalam hal Direktur lain sebagai pengganti tidak ada yang memenuhi ketentuan, maka jabatan Direktur Kepatuhan dapat dirangkap sementara oleh Direktur lainnya yang membawahi fungsi-fungsi bisnis, operasional, manajemen risiko yang melakukan pengambilan keputusan pada kegiatan usaha Bank, treasury, keuangan dan akuntansi, *logistic* dan pengadaan barang/jasa, teknologi informasi atau audit internal.
7. Dalam hal anggota Direksi hanya terdiri dari 1 (satu) orang direktur, tugas dan tanggung jawab direktur yang membawahi fungsi kepatuhan dilaksanakan oleh kepala satuan kerja kepatuhan Bank paling lama 6 (enam) bulan.
8. Penggantian sementara jabatan Direktur Kepatuhan wajib dilaporkan kepada OJK.

1. The appointment, dismissal and/or resignation of the Director of Compliance refers to the provisions regarding the appointment, dismissal and/or resignation of members of the Board of Directors as stipulated above.
2. In the event that the director in charge of the Compliance Function is temporarily unable to perform their duties for more than seven (7) consecutive working days, their responsibilities must be temporarily assigned to another director until they can resume their duties.
3. In the event that the director in charge of the Compliance Function is permanently unable to serve, resigns, or their term expires, the Bank must appoint a replacement no later than six (6) months after the director in charge of the Compliance Function is permanently unable to serve, resigns, or their term expires.
4. During the replacement process, as referred to in point (3), the Bank must assign another director to temporarily assume the Compliance Function Director's duties.
5. Directors who temporarily assume the role of the Director of Compliance, either due to temporary incapacity as referred to in point (2) or permanent incapacity, resignation, or the expiration of their term of office as referred to in point (4), must comply with regulations concerning dual positions, ensuring that they do not hold responsibilities in areas such as the Bank's business activities, treasury, finance and accounting, logistics and procurement of goods or service, information technology, and/or internal audit.
6. In the event that no other director meets the necessary qualifications, the position of Director of Compliance may be temporarily held by a director overseeing business, operational, risk management, that make decisions on the Bank's business activities, treasury, finance and accounting, logistics and procurement of goods and service, information technology, or internal audit.
7. In the event that the Board of Directors consists of only one (1) director, the Head of the Bank's Compliance Work Unit will assume the Compliance Function Director's responsibilities for a maximum of six (6) months.
8. The temporary replacement of the Compliance Director must be reported to OJK.

Susunan dan Dasar Pengangkatan Direksi Tahun 2025
Competition and Basis of Appointment of Board of Directors in 2025

Di tahun 2025, anggota Direksi Bank telah mengalami beberapa kali perubahan susunan dan komposisi seiring dengan keputusan RUPS Tahunan pada 10 April 2025 dan RUPS Luar Biasa tanggal 9 Oktober 2025. Susunan komposisi Direksi telah disusun sedemikian rupa guna memastikan setiap anggota Direksi telah memiliki integritas dan kompetensi yang tepat sehingga memungkinkan pengambilan keputusan dapat dilakukan secara efektif, tepat dan cepat, serta dapat bertindak independen. Adapun susunan dan komposisi Direksi sampai dengan 31 Desember 2025 adalah sebagai berikut:

In 2025, the Bank's Board of Directors has undergone several changes in its composition and composition in line with the decisions of the Annual GMS on April 10, 2025 and the Extraordinary GMS on October 9, 2025. The composition of the Board of Directors has been arranged in such a way as to ensure that each member of the Board of Directors has the right integrity and competence so that decisions can be made effectively, precisely and quickly, and can act independently. The composition and composition of the Board of Directors until December 31, 2025 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Ari Yanuanto Asah	Direktur Director	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - Annual GMS 2027	Kedua Second
Ganda Raharja Rusli	Direktur Director	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - Annual GMS 2027	Kedua Second
Sajal Bhatnagar	Direktur Director	RUPS Tahunan 31 Mei 2024 Annual GMS May 31, 2024	2024 - RUPS Tahunan Tahun 2027 2024 - Annual GMS 2027	Kedua Second

Profil masing-masing Direksi Allo Bank dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of each Allo Bank Director can be seen in the Company Profile Chapter in this Annual Report.

Penilaian Kelayakan dan Kepatutan Direksi
Fit and Proper Assessment of the Board of Directors

Dalam menjalankan kegiatan operasional, Bank senantiasa mengedepankan kepatuhan terhadap peraturan dan ketentuan yang berlaku. Untuk itu, Bank memastikan bahwa seluruh anggota Direksi telah dinyatakan lulus dari uji kemampuan dan kepatutan (*fit and proper test*) dan memperoleh persetujuan dari OJK sebelum menjalankan tugas dan fungsi jabatannya sebagaimana diatur dalam Peraturan OJK No. 27/POJK.03/2016 tentang Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) bagi Pihak Utama Lembaga Jasa Keuangan. Rincian mengenai status uji kemampuan dan kepatutan Direksi Bank yang menjabat hingga akhir tahun 2025 adalah sebagai berikut:

In conducting its operational activities, the Bank consistently prioritizes compliance with applicable rules and regulations. To this end, the Bank ensures that all members of the Board of Directors have passed the Fit and Proper Test and obtained approval from OJK before assuming their duties and functions. This requirement is in accordance with OJK Regulation No. 27/POJK.03/2016 concerning the Fit and Proper Test for Main Parties of Financial Services Institutions. Details regarding the Fit and Proper Test status of the Bank's Board of Directors serving until the end of 2025 are as follows:

Nama Name	Status Status	Persetujuan OJK terkait Uji Kemampuan dan Kepatutan OJK approval regarding Fit and Proper Test
Ari Yanuanto Asah	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. KEP-24/PB.1/2021 tanggal 6 April 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ari Yanuanto Asah selaku Direktur Operasional dan IT PT Bank Harda Internasional Tbk. Copy of the Decree of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority (OJK) No. KEP-24/PB.1/2021 dated April 6, 2021 concerning the Results of the Fit and Proper Assessment of Mr. Ari Yanuanto Asah as Operations and IT Director of PT Allo Bank Indonesia Tbk.

Nama Name	Status Status	Persetujuan OJK terkait Uji Kemampuan dan Kepatutan OJK approval regarding Fit and Proper Test
Ganda Raharja Rusli	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No.KEP-70/PB.1/2021 tertanggal 14 Desember 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ganda Raharja Rusli selaku Direktur Kepatuhan PT Allo Bank Indonesia Tbk. Copy of the Decree of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority (OJK) No. KEP-70/PB.1/2021 dated December 14, 2021 concerning the Results of the Fit and Proper Assessment of Mr. Ganda Raharja Rusli as Compliance Director of PT Allo Bank Indonesia Tbk.
Sajal Bhatnagar	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No.Kep-40/PB.1/2022 tertanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Sajal Bhatnagar selaku Direktur Digital PT Allo Bank Indonesia Tbk. Copy of the Decision of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. Kep-40/PB.1/2022 dated August 16, 2022 concerning the Results of the Fit and Proper Assessment of Mr. Sajal Bhatnagar as Digital Director of PT Allo Bank Indonesia Tbk.

Pedoman Kerja Direksi
Board of Directors Charter

Allo Bank telah memiliki BOD *Charter* yang merupakan pedoman bagi Direksi dalam melakukan tugas dan tanggung jawabnya. BOD *Charter* mengatur sejumlah hal, antara lain:

1. Persyaratan Anggota Direksi;
2. Persyaratan Direktur Kepatuhan;
3. Pengangkatan Anggota Direksi;
4. Pengunduran Diri Anggota Direksi;
5. Pemberhentian Sementara Anggota Direksi;
6. Pengangkatan, Pemberhentian, dan Pengunduran Diri Direktur yang Membawahi Fungsi Kepatuhan;
7. Susunan dan Pembagian Tugas Direksi;
8. Rangkap Jabatan Direksi;
9. Transparansi, Independensi, dan Etika Jabatan Direksi;
10. Tugas dan Tanggung Jawab Direksi;
11. Kehadiran dan Waktu Kerja Direksi;
12. Tata Tertib Rapat Direksi;
13. Penilaian Kinerja Direksi.

Allo Bank has established a BOD Charter, which serves as a guideline for the Board of Directors in performing their duties and responsibilities. The BOD Charter regulates several key aspects, including:

1. Requirements for the Board of Directors;
2. Requirements for Director of Compliance;
3. Appointment of the Board of Directors;
4. Resignation of the Board of Directors;
5. Temporary Dismissal of the Board of Directors;
6. Appointment, Dismissal, and Resignation of Directors in charge of Compliance Functions;
7. Structure and Division of Duties of the Board of Directors;
8. Concurrent Positions of the Board of Directors;
9. Transparency, Independence, and Job Ethics of the Board of Directors;
10. Duties and Responsibilities of the Board of Directors;
11. Attendance and Working Hours of the Board of Directors;
12. Rules of Procedure for Board Meetings;
13. Performance Assessment of the Board of Director.

Tugas dan Tanggung Jawab Direksi
Duties and Responsibilities of the Board of Directors

Secara umum, Direksi bertanggung jawab dalam mengelola Bank secara kolektif sesuai dengan Anggaran Dasar dan peraturan perundang-undangan yang berlaku dalam mencapai tujuan Bank.
Adapun rincian tugas dan tanggung jawab Direksi, antara lain:

1. Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab dan kehati-hatian.
2. Dalam menjalankan tugas dan tanggung jawab atas pengurusan, Direksi wajib menyelenggarakan RUPS tahunan dan RUPS lainnya sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar.
3. Direksi wajib mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui RUPS.
4. Membuat kebijakan strategis terkait pengelolaan perusahaan sesuai dengan kewenangan yang diberikan.
5. Membuat dan menyusun rencana kerja tahunan yang memuat juga anggaran tahunan Bank dan disampaikan kepada Dewan Komisaris untuk memperoleh persetujuan.
6. Melaksanakan prinsip-prinsip Tata Kelola Perusahaan yang Baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
7. Memastikan penerapan manajemen risiko telah memadai sesuai dengan Kebijakan Manajemen Risiko dan Strategi Manajemen Risiko yang telah ditetapkan.
8. Mengembangkan budaya *anti fraud* dan budaya kepatuhan pada seluruh jajaran organisasi.
9. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal Bank, auditor eksternal, hasil pengawasan OJK, BI dan/atau hasil pengawasan otoritas lain.
10. Menyusun kebijakan remunerasi dan mengungkapkan kepada pegawai kebijakan yang bersifat strategis di bidang kepegawaian.
11. Menyusun dan memberikan Laporan Keuangan dan kegiatan usaha Bank kepada pihak-pihak yang berwenang sebagaimana diatur dalam peraturan perbankan dan perundang-undangan yang berlaku.
12. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai tenaga ahli atau konsultan. Larangan sebagaimana dimaksud tidak berlaku untuk penggunaan penasihat perorangan dan/atau jasa profesional dengan ketentuan:
    a. Untuk proyek khusus;
    b. Berdasarkan pada kontrak kerja yang jelas;
    c. Dilaksanakan oleh pihak yang tidak menduduki jabatan struktural pada Bank; dan
    d. Dilaksanakan oleh pihak yang tidak mempunyai wewenang untuk membuat keputusan operasional bank.

In general, the Board of Directors is responsible for managing the Bank collectively in accordance with the Articles of Association and applicable laws and regulations to achieve the Bank's objectives.
The details of the Board of Directors' duties and responsibilities are as follows:

1. Each member of the Board of Directors must carry out their duties and responsibilities in good faith, full responsibility, and prudence.
2. In carrying out their duties and responsibilities in management, the Board of Directors must hold the annual GMS and other GMS as stipulated in the laws and regulations and the Articles of Association.
3. The Board of Directors must be accountable for the implementation of their duties to shareholders through the GMS.
4. Make strategic policies related to the management of the company in accordance with the authority given.
5. Create and prepare the annual work plan that also includes the Bank's annual budget and submitting it to the Board of Commissioners for approval.
6. Implement the principles of Good Corporate Governance in all Bank business activities at all levels of the organization.
7. Ensure that the implementation of risk management is adequate in accordance with the Risk Management Policy and Risk Management Strategy that have been established.
8. Develop an anti-fraud culture and a compliance culture throughout the organization.
9. Follow up on audit findings and recommendations from the Bank's Internal Audit Unit, external auditors, OJK and/or other supervisory authorities' surveillance results.
10. Develop a remuneration policy and disclosing to employees the strategic policies in the field of personnel management.
11. Prepare and provide Financial Reports and Bank business activities to authorized parties as regulated in banking regulations and applicable laws.
12. The Board of Directors are prohibited from using individual advisors and/or professional services as experts or consultants. The prohibition as intended does not apply to the use of individual advisors and/or professional services provided that:
    a. For special projects;
    b. Based on a clear employment contract;
    c. Carried out by parties who do not hold structural positions at the Bank; and
    d. Carried out by parties who do not have the authority to make bank operational decisions.

13. Dalam pengelolaan data dan informasi terkait Bank, Direksi wajib:
    a. Memiliki dan menyediakan data dan informasi yang akurat,relevan,dan tepat waktu, termasuk kepada Dewan Komisaris; dan
    b. Melaksanakan pengelolaan data dan informasi sesuai dengan tata kelola yang baik pada Bank dan ketentuan peraturan perundang-undangan.
14. Untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi dapat membentuk komite. Dalam hal membentuk komite, Direksi wajib melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku.
15. Setiap anggota Direksi bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya.
16. Anggota Direksi tidak dapat diminta pertanggungjawaban atas kerugian Bank apabila dapat membuktikan:
    a. Kerugian tersebut bukan karena kesalahan atau kelalaiannya.
    b. Telah melakukan pengurusan dengan itikad baik, penuh tanggung jawab dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Bank.
    c. Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengurusan yang mengakibatkan kerugian.
    d. Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.
17. Direktur Kepatuhan memiliki tugas dan tanggung jawab yang paling kurang mencakup:
    a. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank.
    b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
    c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank.
    d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan OJK, Bank Indonesia dan peraturan perundang-undangan yang berlaku.
    e. Meminimalkan risiko kepatuhan Bank.
    f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan OJK, Bank Indonesia dan peraturan perundang-undangan yang berlaku.
    g. Melakukan tugas-tugas lainnya yang terkait dengan fungsi Kepatuhan.

13. In managing data and information related to the Bank, the Board of Directors is obliged to:
    a. have and provide accurate, relevant and timely data and information, including to the Board of Commissioners; and
    b. carry out data and information management in accordance with good governance at the Bank and statutory provisions.
14. To support the effective implementation of duties and responsibilities, the Board of Directors may form committees. In the case of forming a committee, the Board of Directors is obliged to evaluate the performance of the committee at the end of each fiscal year.
15. Each member of the Board of Directors is jointly and severally responsible for losses to the Bank caused by errors or negligence of members of the Board of Directors in carrying out their duties.
16. Members of the Board of Directors cannot be held responsible for Bank losses if they can prove:
    a. The loss was not due to his fault or negligence.
    b. Has carried out management in good faith, full responsibility and prudence for the benefit and in accordance with the Bank's aims and objectives.
    c. Have no conflict of interest, either directly or indirectly, regarding management actions that result in losses.
    d. Have taken action to prevent the occurrence or continuation of such losses.
17. The Compliance Director has duties and responsibilities which at least include:
    a. Formulate strategies to encourage the creation of a culture of Bank compliance.
    b. Propose compliance policies or compliance principles that will be determined by the Board of Directors.
    c. Establish compliance systems and procedures that will be used to develop the Bank's internal regulations and guidelines.
    d. Ensure that all policies, provisions, systems and procedures as well as business activities carried out by the Bank are in accordance with the provisions of the OJK, Bank Indonesia and applicable laws and regulations.
    e. Minimize Bank compliance risks.
    f. Take preventive measures so that policies and/or decisions taken by the Bank's Board of Directors do not deviate from the provisions of the OJK, Bank Indonesia and applicable laws and regulations.
    g. Perform other tasks related to the Compliance function.

Independensi Direksi
Independence of the Board of Directors

1. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada suatu perusahaan lain.
2. Kepemilikan saham anggota Direksi secara sendiri sendiri atau bersama-sama sehubungan penerimaan bonus dan/atau tantiem dalam bentuk saham yang mengakibatkan kepemilikan saham sebesar 25% (dua puluh lima persen) atau lebih dikecualikan dari poin (1).
3. Kepemilikan saham direktur utama atau direktur yang membawahkan fungsi kepatuhan yang berasal dari pemberian bonus, tantiem, program kepemilikan Saham Bagi Manajemen, dan/atau Program kepemilikan saham bagi karyawan pada perusahaan yang merupakan pemegang saham pengendali dan/atau pengendali terakhir Bank, tidak diperhitungkan dalam penilaian independensi terhadap pemegang saham pengendali, sepanjang:
   a. kepemilikan saham merupakan kebijakan dari pemegang saham pengendali dan/atau pengendali terakhir Bank dan bukan merupakan inisiatif dari Direktur Utama atau Direktur yang membawahkan fungsi Kepatuhan;
   b. kepemilikan saham tidak untuk diperdagangkan; dan
   c. yang bersangkutan menyampaikan surat pernyataan bahwa senantiasa bertindak independen selama menjadi direktur utama atau direktur yang membawahkan fungsi kepatuhan walaupun memiliki saham pemegang saham pengendali dan/atau pengendali terakhir Bank.
4. Mayoritas anggota Direksi dilarang memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris.
5. Direktur yang membawahi fungsi Kepatuhan wajib memenuhi persyaratan independen sebagaimana ditetapkan oleh peraturan Regulator.
6. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.
7. Menandatangani Surat Pernyataan Independensi yang berlaku sesuai dengan periode/masa jabatan sebagaimana ditetapkan dalam RUPS.
8. Menandatangani Surat Pernyataan tidak memanfaatkan Bank untuk keuntungan pribadi yang berlaku sesuai dengan periode/masa jabatan sebagaimana ditetapkan dalam RUPS.

1. Members of the Board of Directors, individually or collectively, are prohibited from owning shares exceeding 25% (twenty five percent) of the paid-up capital in another company.
2. Share ownership of members of the Board of Directors individually or together in connection with receiving bonuses and/or bonuses in the form of shares which results in share ownership of 25% (twenty five percent) or more is excluded from point (1).
3. Share ownership of the main director or director in charge of the compliance function originating from the provision of bonuses, bonuses, share ownership programs for management, and/or share ownership programs for employees in companies that are controlling shareholders and/or the ultimate controller of the Bank, is not taken into account in assessing the independence of controlling shareholders, as long as:
   a. share ownership is the policy of the controlling shareholder and/or ultimate controller of the Bank and is not an initiative of the President Director or Director in charge of the Compliance function;
   b. share ownership is not for trading; and
   c. the person concerned submits a statement that he/she always acts independently while serving as the main director or director in charge of the compliance function even though he/she has shares as the controlling shareholder and/or ultimate controller of the Bank.
4. The majority of members of the Board of Directors are prohibited from having family relationships up to the second degree with fellow members of the Board of Directors and/or with members of the Board of Commissioners.
5. The Director in charge of the Compliance function is required to fulfill the independent requirements as determined by Regulatory regulations.
6. Members of the Board of Directors are prohibited from granting general power of attorney to other parties which results in the transfer of the duties and functions of the Board of Directors.
7. Sign a Statement of Independence which is valid in accordance with the period/term of office as determined in the GMS.
8. Sign a Statement Letter not to use the Bank for personal gain which applies in accordance with the period/term of office as determined in the GMS.

Pembagian Tugas Direksi
Division of Duties of the Board of Directors

1. Pembagian tugas Direksi diputuskan dalam RUPS. Dalam hal RUPS tidak menetapkan, maka pembagian tugas dan wewenang anggota Direksi ditetapkan berdasarkan keputusan Direksi dengan persetujuan Dewan Komisaris.
2. Dalam pelaksanaan tugas, masing-masing Direksi dapat mengambil keputusan sesuai dengan pembagian tugas dan kewenangannya.
3. Kedudukan masing-masing anggota Direksi adalah setara. Tugas Direktur Utama adalah mengkoordinasikan kegiatan/ aktivitas kerja Direksi.
4. Dalam hal salah satu Direktur berhalangan sementara, maka Direktur Utama dapat menentukan pengganti sementara dengan persetujuan Dewan Komisaris. Khusus untuk penggantian semen ara Direktur yang membawahi fungsi kepatuhan harus mengikuti Peraturan OJK tentang Pelaksanaan Fungsi Kepatuhan bagi Bank Umum.

1. The division of duties of the Board of Directors is determined in the General Meeting of Shareholders (GMS). In case the GMS does not stipulate, the division of tasks and authorities of the Board of Directors' members shall be determined based on the decision of the Board of Directors with the approval of the Board of Commissioners.
2. In performing their duties, each member of the Board of Directors may make decisions in accordance with their assigned tasks and authorities.
3. Each member of the Board of Directors has an equal position. The President Director's task is to coordinate the work activities of the Board of Directors.
4. In case one of the Directors is temporarily unavailable, the President Director may appoint a temporary replacement with the approval of the Board of Commissioners. For the temporary replacement of the Director in charge of compliance functions, it must comply with the OJK Regulation on the Implementation of Compliance Functions for Conventional Bank.

Sesuai dengan Surat Keputusan No. 090/DIRAB/25 tertanggal 10 Oktober 2025 tentang Penetapan Direktur Bidang, penunjukan bidang untuk masing-masing Anggota Direksi ditetapkan sebagai berikut:

In accordance with Decree No. 090/DIRAB/25 dated October 10, 2025 concerning the Appointment of Field Directors, the field appointments for each Board of Directors Member are determined as follows:

Nama Name	**Bidang** Position
Ari Yanuanto Asah	Plt. Direktur Utama | Acting President Director Direktur Keuangan, Operasional & Human Capital | Finance, Operations & Human Capital Director
Ganda Raharja Rusli	Direktur Risiko, Kepatuhan & Hukum | Risk, Compliance & Legal Director
Sajal Bhatnagar	Direktur Digital | Digital Director

Program Orientasi bagi Anggota Direksi Baru
Orientation Program for New Members of Board of Directors

Berdasarkan BOD Charter, anggota Direksi yang baru diangkat wajib mengikuti program pengenalan perusahaan yang bertujuan untuk memberikan pemahaman mengenai tugas dan tanggung jawab sebagai anggota Direksi agar dijalankan sebaik-baiknya. Kegiatan ini juga bertujuan agar anggota Direksi dapat memahami latar belakang dan kegiatan usaha Bank agar dapat mempermudah dan melancarkan pelaksanaan tugas Direksi secara efektif.

Based on the BOD Charter, newly appointed members of the Board of Directors are required to participate in a company induction program, which aims to provide an understanding of the duties and responsibilities of members of the Board of Directors so that they can carry them out optimally. This activity also aims to provide members of the Board of Directors with an understanding of the Bank's background and business activities, thereby facilitating and facilitating the effective implementation of their duties.

Di tahun 2025, Bank tidak melaksanakan program pengenalan bagi anggota Direksi baru sehubungan dengan tidak adanya anggota Direksi yang baru menjabat pada tahun buku.

In 2025, the Bank did not conduct an induction program for new members of the Board of Directors due to the absence of new members of the Board of Directors during the fiscal year.

Peningkatan Kompetensi Direksi
Competency Development of Board of Directors

Bank senantiasa memfasilitasi seluruh anggota Direksi untuk mengikuti pengembangan kompetensi melalui program pelatihan maupun sertifikasi lainnya yang dapat menunjang kapasitas dan kemampuan yang dimiliki sesuai dengan kondisi dan dinamika bisnis yang terjadi guna mempercepat tercapainya tujuan Bank. Informasi lengkap mengenai peningkatan kompetensi Direksi sepanjang tahun 2025 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

The Bank consistently facilitates all members of the Board of Directors to participate in competency development through training programs and other certifications that can support their capacity and capabilities in accordance with current business conditions and dynamics, in order to accelerate the achievement of the Bank's objectives. Complete information regarding the Board of Directors' competency development throughout 2025 is presented in the Company Profile chapter of this Annual Report.

Pelaksanaan Tugas Direksi Tahun 2025
Implementation of Directors' Duties in 2025

Di tahun 2025, Direksi telah melaksanakan tugas dan tanggung jawabnya dalam pengelolaan Bank sesuai dengan peraturan perundang-undangan yang berlaku, Anggaran Dasar, dan Rencana Bisnis Bank, melalui berbagai kegiatan, seperti:

1. Menetapkan tujuan dan strategi Bank untuk jangka panjang, menengah, dan tahunan yang dituangkan dalam Rencana Korporasi *(Corporate Plan)* dan Rencana Bisnis Bank (RBB) serta Revisi RBB yang dalam proses penyusunannya sudah melalui tahap evaluasi dan pengawasan oleh Dewan Komisaris.
2. Menetapkan langkah strategis untuk mencapai misi Bank secara terpadu dengan mengembangkan produk dan layanan serta meningkatkan customer experience.
3. Membuat kebijakan terkait pengelolaan Bank sesuai dengan kewenangan yang diberikan, dan mengevaluasi kebijakan tersebut secara berkala.
4. Menyusun kebijakan remunerasi dan mengungkapkan kepada pegawai terkait kebijakan Bank yang bersifat strategis di bidang kepegawaian.

In 2025, the Board of Directors has carried out its duties and responsibilities in managing the Bank in accordance with applicable laws and regulations, the Articles of Association, and the Bank's Business Plan, through various activities, such as:

1. Defining the Bank's objectives and strategies for the long, medium, and annual terms, as outlined in the Corporate Plan and Bank Business Plan (RBB) and RBB Revision, which have undergone evaluation and supervision by the Board of Commissioners.
2. Establishing strategic initiatives to achieve the Bank's mission in an integrated manner by developing products and services and enhancing the customer experience.
3. Formulating policies related to Bank management in accordance with assigned authority and conducting periodic evaluations of these policies.
4. Preparing remuneration policies and informing employees about the Bank's strategic personnel policies.

5. Melaksanakan prinsip-prinsip Tata Kelola dengan tetap memperhatikan aspek sosial dan lingkungan (ESG) yang baik dan berkelanjutan serta penerapan manajemen risiko dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
6. Menumbuhkan budaya sadar risiko, budaya kepatuhan dan budaya *anti fraud* pada seluruh jajaran organisasi. Sesuai dengan *positioning* Bank sebagai bank umum berbasis digital, Direksi juga terus memperkuat kemampuan IT Security dalam pengamanan infrastruktur dan jaringan TI Bank serta melawan serangan kejahatan *cyber.*
7. Peningkatan pengetahuan, keahlian dan kemampuan dari seluruh karyawan Bank pada seluruh tingkatan atau jenjang organisasi.
8. Melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku.
9. Menindaklanjuti hasil temuan Audit Internal, Audit Eksternal, dan hasil pengawasan Otoritas Jasa Keuangan, Bank Indonesia dan hasil pengawasan otoritas lain.
10. Melakukan evaluasi dan pemantauan terhadap prinsip kehati-hatian dan kepatuhan Bank serta pelaksanaan pengendalian internal.
11. Mentransparansikan kondisi keuangan dan non keuangan kepada Pemangku Kepentingan sebagaimana diatur dalam peraturan perbankan dan perundang-undangan yang berlaku.
12. Menyelenggarakan RUPS tahunan sebagaimana diatur dalam peraturan perbankan serta perundang-undangan dan Anggaran Dasar dan mempertanggungjawabkan pelaksanaan tugasnya kepada Dewan Komisaris dan pemegang saham melalui RUPS.

5. Implementing Governance principles while taking into account good and sustainable social and environmental (ESG) aspects and implementing risk management in every Bank business activity at all levels or levels of the organization.
6. Promoting a risk awareness culture, a compliance culture, and an anti-fraud culture throughout the organization. As a digital-based conventional bank, the Board of Directors also continues to strengthen IT Security capabilities to safeguard the Bank's IT infrastructure and network against cybercrime threats.
7. Enhancing the knowledge, expertise, and capabilities of all Bank employees at every level of the organization.
8. Conducting performance evaluations of the committees at the end of each financial year.
9. Following up on audit findings from Internal and External Audits, as well as supervisory results from the Financial Services Authority (OJK), Bank Indonesia, and other regulatory bodies.
10. Evaluating and monitoring the Bank's compliance with prudential principles and the effectiveness of internal control implementation.
11. Ensuring transparency of financial and non-financial conditions to Stakeholders, in accordance with banking regulations and applicable laws.
12. Conducting the Annual GMS in accordance with banking regulations, laws, and the Articles of Association, and being accountable for the execution of its duties to the Board of Commissioners and shareholders through the GMS.

Penilaian Kinerja Organ dan Komite Pendukung di bawah Direksi
Performance Assessment of Supporting Organs and Committees under Board of Directors

Dalam menjalankan fungsi, tugas, dan tanggung jawab terkait pengelolaan Bank, Direksi turut dibantu oleh organ pendukung yang bersifat struktural maupun non struktural. Organ pendukung struktural Direksi terdiri dari Sekretaris Perusahaan & PMO dan Satuan Kerja Audit Internal (SKAI), sementara organ pendukung non-struktural Direksi terdiri dari Komite Kredit, Komite Kebijakan Perkreditan, Komite Aktiva dan Pasiva, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite Produk.

In carrying out its functions, duties, and responsibilities related to the management of the Bank, the Board of Directors is assisted by both structural and non-structural supporting organs. The structural supporting organs of the Board of Directors consist of the Corporate Secretary & PMO and the Internal Audit Work Unit (SKAI). Meanwhile, the non-structural supporting organs include the Credit Committee, Credit Policy Committee, Asset and Liability Committee, Risk Management Committee, Information Technology Steering Committee, Product Committee.

Direksi menilai bahwa seluruh organ pendukung Direksi, baik organ pendukung struktural maupun non-struktural telah melaksanakan tugas dan tanggung jawabnya dengan baik. Direksi menilai bahwa seluruh organ pendukung telah membantu fungsi pengelolaan perusahaan dengan baik sehingga Bank mampu melalui dinamika yang terjadi pada tahun 2025.

The Board of Directors assesses that all supporting organs, both structural and non-structural, have effectively carried out their duties and responsibilities. Additionally, the Board of Directors recognizes that these supporting organs have significantly contributed to the Bank's management function, enabling the Bank to successfully navigate business dynamics in 2025.

Transparansi Informasi Terkait Dewan Komisaris dan Direksi

Transparency of Information Regarding the Board of Commissioners and Board of Directors

Assessment Penerapan GCG untuk Aspek Dewan Komisaris dan Direksi

GCG Implementation Assessment for the Board of Commissioners and Board of Directors

Dewan Komisaris dan Direksi selaku organ utama Bank memiliki peran penting bagi pertumbuhan bisnis Bank ke depan.

Berdasarkan hasil *self-assessment* penerapan GCG yang dilakukan, Bank memperoleh nilai komposit 1,97 pada semester 1 dan nilai komposit 1,66 pada semester 2 tahun 2025 dengan predikat "BAIK". Sementara, untuk aspek Dewan Komisaris dan Direksi dalam aspek penilaian tersebut menunjukkan hasil yang baik. Adapun rincian penerapan GCG untuk aspek Dewan Komisaris dan Direksi pada tahun 2025 adalah sebagai berikut:

The Board of Commissioners and Board of Directors, as the Bank's primary organs, play a crucial role in the Bank's future business growth.

Based on the results of its GCG implementation self-assessment for 2025, the Bank was able to obtain a composite score of 1.97 in its first semester and a composite score of 1.66 in its second semester, and came out with an overall rating of "GOOD." This assessment showcased good results for the Board of Commissioners and Board of Directors. The details of GCG implementation from the Board of Commissioners and Board of Directors in 2025 are as follows:

Nama Name	Status Status	Persetujuan OJK Terkait Uji Kemampuan dan Kepatutan OJK approval Regarding Fit and Proper Test
Ari Yanuanto Asah	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. KEP-24/PB.1/2021 tanggal 6 April 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ari Yanuanto Asah selaku Direktur Operasional dan IT PT Bank Harda Internasional Tbk. Copy of the Decree of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority (OJK) No. KEP-24/PB.1/2021 dated April 6, 2021, concerning the Results of the Fit and Proper Test of Mr. Ari Yanuanto Asah, Director of Operations and IT, PT Bank Harda Internasional Tbk.
Ganda Raharja Rusli	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No.KEP-70/PB.1/2021 tertanggal 14 Desember 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ganda Raharja Rusli selaku Direktur Kepatuhan PT Allo Bank Indonesia Tbk. Copy of the Decree of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority (OJK) No. KEP-70/PB.1/2021 dated December 14, 2021 concerning the Results of the Fit and Proper Assessment of Mr. Ganda Raharja Rusli as Compliance Director of PT Allo Bank Indonesia Tbk.
Sajal Bhatnagar	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No.Kep-40/PB.1/2022 tertanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Sajal Bhatnagar selaku Direktur Digital PT Allo Bank Indonesia Tbk. Copy of the Decision of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. Kep-40/PB.1/2022 dated August 16, 2022 concerning the Results of the Fit and Proper Assessment of Mr. Sajal Bhatnagar as Digital Director of PT Allo Bank Indonesia Tbk.

Hasil *Assessment* Penerapan GCG Aspek Dewan Komisaris dan Direksi Tahun Buku 2025

Assessment results of the implementation of GCG for the Board of Commissioners and Directors aspect for the fiscal year 2025

Aspek Pengujian Testing Aspects	**Bobot** Weight	**Penerapan Tahun Buku 2025** Achievements for the Fiscal Year 2025		
		Nilai Grade	**Rating** Rating	**Klasifikasi Kualitas Penerapan GCG** Classification of GCG Implementation Quality
Dewan Komisaris Board of Commissioners	7,5%	0,10	1,32	Sangat Baik Excellent
Direksi Board of Directors	10%	0,18	1,80	Baik Good

Nilai Komposit < 1,5 : Sangat Baik | 1,5 <= Nilai Komposit < 2,5 : Baik | 2,5 >= Nilai Komposit <3,5 : Cukup Baik | 3,5 >= Nilai Komposit < 4,5 : Kurang Baik | 4,5 >= Nilai Komposit <= Tidak Baik
Composite Score < 1.5: Excellent | 1.5 <= Composite Score < 2.5: Good | 2.5 >= Composite Score < 3.5: Fairly Good | 3.5 >= Composite Score < 4.5: Less Good | 4.5 >= Composite Score <= Poor

Penilaian Kinerja Dewan Komisaris dan Direksi

Performance Assessment of the Board of Commissioners and Board of Directors

Penilaian Kinerja Dewan Komisari

Peraturan OJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum mewajibkan Bank Umum untuk melakukan penilaian terhadap penerapan tata kelola. Untuk itu, Bank senantiasa melakukan evaluasi secara rutin terhadap kinerja Dewan Komisaris yang dilakukan oleh Pemegang Saham dalam forum RUPS.

Evaluasi tersebut dilakukan dengan memperhatikan kompetensi dan keahlian/pengalaman, kinerja Komite-Komite Dewan Komisaris, efektivitas pelaksanaan tanggung jawab Dewan Komisaris, dan penilaian mandiri maupun penilaian rekan sejawat terhadap pelaksanaan fungsi pengawasan oleh masing-masing anggota Dewan Komisaris. Hasil penilaian atas aspek-aspek tersebut selanjutnya akan disimpulkan ke dalam laporan dan diajukan kepada pemegang saham melalui mekanisme RUPS.

Assessment of the Board of Commissioners' Performance

OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Conventional Bank and Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 require Conventional Bank to conduct assessments of their governance implementation. In compliance with these regulations, the Bank routinely conducts evaluations of the Board of Commissioners' performance, which are carried out by shareholders during the GMS forum.

The evaluation is carried out by considering the competence, expertise/experience of the Board of Commissioners, the performance of the Board of Commissioners' Committees, the effectiveness of the Board of Commissioners' responsibilities, as well as independent assessments and peer assessments of the supervisory function performed by each Board of Commissioners member. The results of this assessment will then be summarized in a report and submitted to shareholders through the GMS mechanism.

Penilaian Kinerja Direksi

Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas mengatur bahwa dalam hal Direksi terdiri dari 2 (dua) anggota Direksi atau lebih maka tanggung jawab Direksi berlaku secara tanggung renteng. Adapun prosedur penilaian kriteria kinerja Direksi Bank terdiri dari 2 (dua) jenis, yaitu:

1. Penilaian Kinerja oleh RUPS
   Masing-masing Anggota Direksi akan dievaluasi setiap tahunnya oleh Dewan Komisaris untuk disampaikan kepada Pemegang Saham dalam RUPS, berdasarkan hasil kinerja keseluruhan dari tugas dan kewajiban Direksi secara kolegial maupun individual. Hal ini menjadi salah satu bahan pertimbangan bagi pemegang saham untuk memberhentikan dan/atau menunjuk kembali anggota Direksi.
2. Prosedur Pelaksanaan *Assessment* Kinerja Direksi

   Self-assessment atau penilaian sendiri dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *self-assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan.

Prosedur penilaian kinerja Direksi melalui pelaksanaan *self-assessment* GCG dilakukan pada bulan Juni dan Desember setiap tahunnya yang berdasarkan pengelolaan Bank, pencapaian target, upaya penanggulangan kendala dan manajemen risiko, serta penerapan tata kelola perusahaan yang dilakukan. Dewan komisaris akan mengevaluasi melalui rapat dengan Komite Remunerasi dan Nominasi kemudian hasilnya akan dilaporkan kepada pemegang saham dalam RUPS Tahunan.

Selanjutnya, Dewan Komisaris dan Direksi menyampaikan usulan persetujuan atas pencapaian kinerja Direksi dalam RUPS dan RUPS akan memberikan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi atas pengurusan yang telah dijalankan selama tahun buku yang lalu, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan, kecuali perbuatan penggelapan, penipuan dan tindakan pidana lainnya.

Assessment of the Board of Directors' Performance

Based on Law No. 40 of 2007 regarding Limited Liability Companies, if the Board of Directors consists of two or more members, their responsibility applies jointly and respectively. There are two types of procedures for assessing the Board of Directors' performance as follows:

1. Performance Assessment by GMS
   Each member of the Board of Directors will be evaluated annually by the Board of Commissioners to be presented to Shareholders at the GMS, based on the results of the overall performance of the duties and obligations of the Board of Directors both collegial and individual. This is a consideration for shareholders when dismissing and/or reappointing members of the Board of Directors.

2. Procedures for Implementing Directors' Performance Assessments
   Self-assessment is carried out by each member of the Board of Directors to assess the implementation of the performance of the Board of Directors in a collegial manner, and not to assess the individual performance of each member of the Board of Directors. With this self-assessment, it is expected that each member of the Board of Directors can contribute to improving the performance of the Board of Directors on an ongoing basis.

The procedure for assessing the performance of the Board of Directors through the implementation of a GCG self-assessment is carried out in June and December each year based on the Bank's management, target achievement, efforts to overcome obstacles and risk management, as well as the implementation of corporate governance. The Board of Commissioners will evaluate it through meetings with the Remuneration and Nomination Committee and then the results will be reported to shareholders at the Annual GMS.

Furthermore, the Board of Commissioners and Directors submit a proposal for approval of the performance achievements of the Board of Directors at the GMS and the GMS will grant full release from responsibility to the members of the Board of Directors for the management carried out during the previous fiscal year, as long as these actions are reflected in the Annual Report and Financial Report, except embezzlement, fraud and other criminal acts.

Keberagaman Komposisi Dewan Komisaris dan Direksi
Diversity in Composition of Board of Commissioners and Board of Directors

Komposisi Dewan Komisaris dan Direksi Allo Bank disusun dengan memperhatikan kebijakan keberagaman berdasarkan ketentuan Pemegang Saham dengan memperhatikan pengetahuan, usia, jenis kelamin, pendidikan dan pengalaman yang sesuai dengan kebutuhan dari Bank, sehingga mendapatkan komposisi Dewan Komisaris dan Direksi yang optimal guna meningkatkan kinerja Bank ke depannya.

Keberagaman komposisi Dewan Komisaris dan Direksi merupakan bagian dari upaya dari Allo Bank untuk mendorong proses pengambilan keputusan yang lebih objektif, komprehensif, optimal, dan memiliki dampak positif terhadap pengawasan dan pengelolaan Bank. Keberagaman komposisi ini diharapkan dapat memperkaya sudut pandang dan kepentingan dalam proses pengambilan keputusan, baik di tubuh Dewan Komisaris maupun Direksi, sehingga mampu memberikan nilai tambah bagi aspek operasional dan usaha Bank.

The composition of Allo Bank's Board of Commissioners and Board of Directors is built upon a diversity policy in mind, based on Shareholder regulations, taking into account knowledge, age, gender, education, and experience appropriate to the Bank's needs. This ensures an optimal composition of the Board of Commissioners and Board of Directors to enhance the Bank's future performance.

The diversity of the Board of Commissioners and Board of Directors is the Bank's endeavor to encourage a more objective, comprehensive, and optimal decision-making process, positively impacting the Bank's oversight and management. Diverse composition of the Boards is expected to enrich the perspectives and interests within the decision-making process, both within the Board of Commissioners and the Board of Directors, thereby providing added value to the Bank's operations and business.

Tabel Keberagaman Komposisi Dewan Komisaris dan Direksi Allo Bank
Table of Diversity of Allo Bank's Board Composition

Nama Name	**Kewarganegaraan** Citizenship	**Usia** Age	***Gender*** Gender	**Pendidikan Terakhir** Highest Education	**Pengalaman dan Keahlian** Experience and Expertise
Dewan Komisaris Board of Commissioners					
Aviliani Komisaris Utama Independen Independent President Commissioner	Indonesia Indonesian	64	Perempuan Female	Doktor Manajemen Bisnis (S3) Ph.D. in Business Management	Manajemen Management
Rosmaya Komisaris Independen Independent Commissioner	Indonesia Indonesian	66	Perempuan Female	Magister Administrasi dan Pengembangan SDM (S2) Master's Degree in Administration and HR Developmen	Administrasi dan Pengembangan SDM Administration and HR Development
Ali Gunawan Komisaris Commissioner	Indonesia Indonesian	63	Laki-laki Male	Sarjana Ekonomi Akuntansi (S1) Bachelor's Degree in Accounting	Akuntansi Accounting
Direksi Board of Directors					
Ari Yanuanto Asah Plt. Direktur Utama; Direktur Keuangan, Operasional & Human Capital Acting President Director; Finance, Operations & Human Capital Director	Indonesia Indonesian	56	Laki-laki Male	Magister Manajemen Sistem Informasi (S2) Master's Degree in Information Systems Management	Sistem Informasi Information Systems
Ganda Raharja Rusli Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	Indonesia Indonesian	52	Laki-laki Male	Sarjana Matematika (S1) Bachelor's Degree in Mathematics	Matematika Mathematics
Sajal Bhatnagar Direktur Digital Digital Director	India Indian	38	Laki-laki Male	Post Graduate Diploma di IIM Calcutta Post Graduate Diploma at IIM Calcutta	Manajemen dan Strategi Management and Strategy

Rapat Dewan Komisaris dan Direksi
Meetings of the Board of Commissioners and Board of Directors

Rapat Dewan Komisaris

Berdasarkan BOC Charter, Dewan Komisaris dapat melaksanakan rapat secara berkala sekurang kurangnya sebanyak 1 (satu) kali dalam 2 (dua) bulan atau lebih jika dianggap perlu oleh Dewan Komisaris. Ketentuan tersebut mengatur bahwa Rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling kurang 2 (dua) kali dalam setahun. Selain itu, Dewan Komisaris wajib mengadakan rapat bersama Direksi secara berkala minimal 1 (satu) kali dalam 4 (empat) bulan. Seluruh rapat Dewan Komisaris, baik internal maupun rapat gabungan dengan Direksi, diadakan di tempat kedudukan Bank atau tempat kegiatan usaha utama Bank.

Rapat dapat dinyatakan sah dan berhak untuk mengambil keputusan yang mengikat apabila dihadiri dan/atau diwakili lebih dari ½ (satu per dua) dari jumlah anggota Dewan Komisaris yang sedang menjabat (kuorum). Keputusan rapat harus diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai, maka keputusan dilakukan berdasarkan suara terbanyak. Dewan Komisaris dapat juga mengambil keputusan yang sah tanpa mengadakan rapat, dengan ketentuan semua anggota Dewan Komisaris telah diberitahu secara tertulis mengenai usul keputusan yang dimaksud dan semua anggota Dewan Komisaris memberikan persetujuan mengenai usul yang diajukan secara tertulis dengan menandatangani sirkuler tersebut.

Hasil rapat wajib dituangkan dalam risalah rapat, kemudian ditandatangani oleh seluruh anggota Dewan Komisaris yang hadir dan disampaikan kepada seluruh anggota Dewan Komisaris. Untuk rapat Dewan Komisaris bersama dengan Direksi, risalah rapat ditandatangani oleh Direksi dan Dewan Komisaris yang hadir dan disampaikan kepada seluruh Direksi dan Dewan Komisaris.

Perbedaan pendapat yang terjadi dalam rapat wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut. Risalah rapat merupakan bukti sah, baik untuk para anggota Dewan Komisaris maupun pihak lain mengenai keputusan yang diambil dalam rapat yang bersangkutan. Risalah rapat juga wajib diadministrasikan dengan baik oleh Sekretaris Perusahaan.

Selama tahun 2025, Dewan Komisaris telah menyelenggarakan Rapat Internal sebanyak 43 kali dan Rapat Gabungan bersama Direksi sebanyak 12 kali. Adapun risalah dan tingkat kehadiran Dewan Komisaris dalam rapat sepanjang tahun 2025 adalah sebagai berikut:

Board of Commissioners Meeting

Based on the BOC Charter, the Board of Commissioners may hold regular meetings at least once every two months, or more if deemed necessary by the Board of Commissioners. This provision stipulates that all members of the Board of Commissioners must physically attend meetings at least twice a year. Furthermore, the Board of Commissioners must hold regular meetings with the Board of Directors at least once every four months. All Board of Commissioners meetings, both internal and joint meetings with the Board of Directors, are held at the bank's domicile or the bank's principal place of business.

A meeting is deemed valid and entitled to make binding decisions if attended and/or represented by more than ½ (one half) of the total number of incumbent members of the Board of Commissioners (quorum). Meeting decisions must be made by deliberation to reach consensus. If a decision based on deliberation to reach consensus is not reached, decisions are made by majority vote. The Board of Commissioners may also make valid decisions without holding a meeting, provided that all members of the Board of Commissioners have been notified in writing of the proposed decision and all members of the Board of Commissioners have approved the proposal in writing by signing the circular.

The results of the meeting must be recorded in minutes of the meeting, which must be signed by all members of the Board of Commissioners present and distributed to all members of the Board of Commissioners. For joint meetings of the Board of Commissioners and the Board of Directors, the minutes of the meeting must be signed by the Directors and the Board of Commissioners present and distributed to all members of the Board of Directors and the Board of Commissioners.

Disagreements arising during the meeting must be clearly stated in the minutes of the meeting, along with the reasons for the disagreement. The minutes of the meeting serve as valid evidence for both members of the Board of Commissioners and other parties regarding the decisions made at the meeting. The minutes of the meeting must also be properly administered by the Corporate Secretary.

During 2025, the Board of Commissioners held 43 internal meetings and 12 joint meetings with the Board of Directors. The minutes and attendance of the Board of Commissioners at meetings throughout 2025 are as follows:

Risalah dan Peserta Rapat Internal Dewan Komisaris Tahun 2025
Minutes and Participants of the 2025 Board of Commissioners Internal Meeting

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
1	8 Januari 2025 January 8, 2025	Pembahasan Revisi *Recovery Plan* Discussion of Recovery Plan Revision	1. Aviliani 2. Rosmaya 3. Ali Gunawan
2	22 Januari 2025 January 22, 2025	Pembahasan TKB Allo Bank Discussion of Allo Bank TKB	1. Aviliani 2. Rosmaya 3. Ali Gunawan
3	17 Februari 2025 February 17, 2025	*Closing Meeting with* KAP RSM Indonesia	1. Aviliani 2. Rosmaya 3. Ali Gunawan
4	23 April 2025 April 23, 2025	Pembahasan Laporan Manajemen dan Pengawasan Dewan Komisaris tentang Penyedia Jasa Pembayaran (PJP) Posisi Desember 2024 Discussion of the Board of Commissioners' Management and Supervisory Report on Payment Service Providers (PJP) for December 2024	1. Aviliani 2. Rosmaya 3. Ali Gunawan
5	9 April 2025 April 9, 2025	Permohonan Persetujuan SK Pengangkatan Direktur Bidang Application for Approval of Decree for Appointment of Director of Field	1. Aviliani 2. Rosmaya 3. Ali Gunawan
6	5 Mei 2025 May 5, 2025	Pemaparan Rencana *Write Off* Write Off Plan Presentation	1. Aviliani 2. Rosmaya 3. Ali Gunawan
7	5 Mei 2025 May 5, 2025	AML Forum untuk Dewan Komisaris dan Direksi AML Forum for Board of Commissioners and Directors	1. Aviliani 2. Rosmaya 3. Ali Gunawan
8	14 Mei 2025 May 14, 2025	Pembahasan Kecerdasan *Artificial* Allo Bank Discussion of Allo Bank Artificial Intelligence	1. Aviliani 2. Rosmaya 3. Ali Gunawan
9	28 Mei 2025 May 28, 2025	Permohonan *Approval* Penyesuaian Batasan Limit Segmen SME Application for Approval of SME Segment Limit Adjustment	1. Aviliani 2. Rosmaya 3. Ali Gunawan
10	2 Juni 2025 June 2, 2025	Pembahasan *Strategic Plan Wholesale & Treasury* Discussion of Wholesale & Treasury Strategic Plan	1. Aviliani 2. Rosmaya 3. Ali Gunawan
11	4 Juni 2025 June 4, 2025	Pembahasan Realisasi RBB (*Digital Strategy*) Discussion of RBB Realization (Digital Strategy)	1. Aviliani 2. Rosmaya 3. Ali Gunawan
12	16 Juni 2025 June 16, 2025	Pembahasan Revisi *Corporate Plan* 2022-2026 dan RBB 2025-2027 Discussion of the Revised Corporate Plan 2022-2026 and RBB 2025-2027	1. Aviliani 2. Rosmaya 3. Ali Gunawan
13	30 Juni 2025 June 30, 2025	Pembahasan Update Perkembangan Digital Produk: 1. Evaluasi Produk Yang Telah Diluncurkan dan Business Performance 2. Parameter Yang Digunakan Untuk Penilaian Produk Prioritas dan Linkage Dengan Target serta Strategi Bisnis Discussion of Digital Product Development Updates: 1. Evaluation of Launched Products and Business Performance 2. Parameters Used to Assess Priority Products and Linkage to Targets and Business Strategy	1. Aviliani 2. Rosmaya 3. Ali Gunawan
14	14 Juli 2025 July 14, 2025	Pembahasan *Update Collection Business Process* Discussion of Update Collection Business Process	1. Aviliani 2. Rosmaya 3. Ali Gunawan
15	21 Juli 2025 July 21, 2025	Pembahasan *Update* Bisnis *Performance (Non Digital Product)* Q2 2025 dan Strategi Pencapaian Target Pada Q3-Q4 2025 Discussion of Business Performance Update (Non-Digital Products) Q2 2025 and Target Achievement Strategy in Q3-Q4 2025	1. Aviliani 2. Rosmaya 3. Ali Gunawan
16	21 Juli 2025 July 21, 2025	Penyampaian Hasil *Self Assessment* GCG semester I /2025 Submission of GCG Self-Assessment Results for Semester I/2025	1. Aviliani 2. Rosmaya 3. Ali Gunawan
17	28 Juli 2025 July 28, 2025	Pembahasan *Update* Bisnis *Performance (Digital Product)* Q2 2025 dan Strategi Pencapaian Target Pada Q3-Q4 2025 Discussion of the Business Performance Update (Digital Product) Q2 2025 and Strategy for Achieving Targets in Q3-Q4 2025	1. Aviliani 2. Rosmaya 3. Ali Gunawan

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
18	4 Agustus 2025 August 4, 2025	Pengajuan Batas Wewenang Memutus Kredit (BWMK) Inisiatif Baru Submission of Credit Approval Authority Limit (BWMK) New Initiative	1. Aviliani 2. Rosmaya 3. Ali Gunawan
19	6 Agustus 2025 August 6, 2025	Pembahasan *Customer Segmentation* Discussion of Customer Segmentation	1. Aviliani 2. Rosmaya 3. Ali Gunawan
20	6 Agustus 2025 August 6, 2025	*Policy & Procedure Awareness Program*	1. Aviliani 2. Rosmaya 3. Ali Gunawan
21	20 Agustus 2025 August 20, 2025	Pembahasan *Update* Rencana Pengembangan dan *Security* IT Discussion of IT Development and Security Plan Update	1. Aviliani 2. Rosmaya 3. Ali Gunawan
22	25 Agustus 2025 August 25, 2025	Pembahasan Perubahan kebijakan Pengelolaan Aset Tetap dan Inventaris Discussion of Changes to Fixed Asset and Inventory Management Policy	1. Aviliani 2. Rosmaya 3. Ali Gunawan
23	27 Agustus 2025 August 27, 2025	AML Forum untuk Dewan Komisaris dan Direksi AML Forum for Boards of Commissioners and Directors	1. Aviliani 2. Rosmaya 3. Ali Gunawan
24	3 September 2025 September 3, 2025	Pembahasan *Update* Pelindungan Konsumen di Allo Bank (Sesuai POJK No. 22 Tahun 2023) Discussion of Consumer Protection Updates at Allo Bank (In Accordance with POJK No. 22 of 2023)	1. Aviliani 2. Rosmaya 3. Ali Gunawan
25	3 September 2025 September 3, 2025	Pembahasan Produk Kredit Agunan Tunai Discussion of Cash Collateral Credit Products	1. Aviliani 2. Rosmaya 3. Ali Gunawan
26	17 September 2025 September 17, 2025	Pembahasan *Update* Perkembangan 5 Debitur *Wholesale* Dengan Plafond Terbesar di Allo Bank Discussion of the Update on the Development of 5 Wholesale Debtors with the Largest Ceilings at Allo Bank	1. Aviliani 2. Rosmaya 3. Ali Gunawan
27	22 September 2025 September 22, 2025	Pembahasan *Update* CKPN Discussion of CKPN Update	1. Aviliani 2. Rosmaya 3. Ali Gunawan
28	29 September 2025 September 29, 2025	Pembahasan *Update Customer Profile* dan *Data to Insight* Bulan Agustus 2025 Discussion of Customer Profile Updates and Data to Insight for August 2025	1. Aviliani 2. Rosmaya 3. Ali Gunawan
29	1 Oktober 2025 October 1, 2025	Pembahasan *Update* Perkembangan *Digital Business Partnership* di Tahun 2025 Discussion of the Update on the Development of Digital Business Partnerships in 2025	1. Aviliani 2. Rosmaya 3. Ali Gunawan
30	9 Oktober 2025 October 9, 2025	Pembahasan Usulan Rencana Perubahan SK BOC untuk Kewenangan *Limit Treasury* Discussion of the Proposed Plan to Change the BOC Decree for Treasury Limit Authority	1. Aviliani 2. Rosmaya 3. Ali Gunawan
31	15 Oktober 2025 October 15, 2025	*Update* Produk Allo Prime Untuk WNA Allo Prime Product Update for Foreign Nationals	1. Aviliani 2. Rosmaya 3. Ali Gunawan
32	20 Oktober 2025 October 20, 2025	Pembahasan Perkembangan *Collection* Q3 2025 Discussion of Q3 2025 Collection Development	1. Aviliani 2. Rosmaya 3. Ali Gunawan
33	22 Oktober 2025 October 22, 2025	Izin Prinsip Penurunan Kewenangan dari Direktur ke *Chief* Principle Permit for Delegation of Authority from Director to Chief	1. Aviliani 2. Rosmaya 3. Ali Gunawan
34	3 November 2025 November 3, 2025	Pembahasan Permohonan Penghapusan Aset Inventaris IT Discussion of IT Inventory Asset Deletion Request	1. Aviliani 2. Rosmaya 3. Ali Gunawan
35	5 November 2025 November 5, 2025	Pembahasan *Update Digital Funding* Discussion of Digital Funding Update	1. Aviliani 2. Rosmaya 3. Ali Gunawan
36	17 November 2025 November 17, 2025	Pembahasan *Recovery Plan* Tahun 2026 Discussion of the 2026 Recovery Plan	1. Aviliani 2. Rosmaya 3. Ali Gunawan
37	24 November 2025 November 24, 2025	Pembahasan Persetujuan Rencana Bisnis Bank (RBB) Tahun 2026-2028 Discussion of Approval of the Bank's Business Plan (RBB) for 2026-2028	1. Aviliani 2. Rosmaya 3. Ali Gunawan

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
38	24 November 2025 November 24, 2025	Pembahasan Persiapan *Exit Meeting* Audit OJK Discussion of Preparation for the OJK Audit Exit Meeting	1. Aviliani 2. Rosmaya 3. Ali Gunawan
39	1 Desember 2025 December 1, 2025	Pembahasan Strategi *Lending Product* Tahun 2026 Discussion of Lending Product Strategy for 2026	1. Aviliani 2. Rosmaya 3. Ali Gunawan
40	3 Desember 2025 December 3, 2025	Pembahasan *Data to Insight October* & November 2025 Data to Insight Discussion October & November 2025	1. Aviliani 2. Rosmaya 3. Ali Gunawan
41	15 Desember 2025 December 15, 2025	AML Forum untuk Dewan Komisaris dan Direksi AML Forum for Boards of Commissioners and Directors	1. Aviliani 2. Rosmaya 3. Ali Gunawan
42	17 Desember 2025 December 17, 2025	Kesiapan IT Untuk Menghadapi *End of Year* (EOY) Tahun 2025 IT Readiness to Face End of Year (EOY) 2025	1. Aviliani 2. Rosmaya 3. Ali Gunawan
43	17 Desember 2025 December 17, 2025	Pembahasan *Update* Tindak Lanjut/Pemenuhan Komitmen Temuan OJK Tahun 2025 Discussion of the 2025 Update on Follow-Up/Fulfillment of OJK Findings Commitments	1. Aviliani 2. Rosmaya 3. Ali Gunawan

Risalah dan Peserta Rapat Gabungan Dewan Komisaris dan Direksi Tahun 2025
Minutes and Participants of the 2025 Joint Meeting of the Board of Commissioners & Directors

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
1	13 Januari 2025 January 13, 2025	1. *Makroeconomic Outlook;* 2. *Retail Business Update;* 3. *Wholesale Business Update;* 4. Kinerja Finansial Desember 2024 Financial Performance of December 2024; 5. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Indra Utoyo; 5. Ari Yanuanto Asah; 6. Arief Tendeas; 7. Sajal Bhatnagar; 8. Ganda Raharja Rusli.
2	24 Februari 2024 February 24, 2024	1. *Digital Business Update;* 2. *Wholesale Banking Update;* 3. Kinerja Finansial Januari 2025 Financial Performance of January 2025; 4. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Indra Utoyo; 5. Ari Yanuanto Asah; 6. Arief Tendeas; 7. Sajal Bhatnagar; 8. Ganda Raharja Rusli.
3	17 Maret 2025 March 17, 2025	1. *Retail Business Update;* 2. *Wholesale Business Update;* 3. Kinerja Finansial Februari 2025 Financial Performance of February 2025; 4. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Indra Utoyo; 5. Ari Yanuanto Asah; 6. Arief Tendeas; 7. Sajal Bhatnagar; 8. Ganda Raharja Rusli.
4	21 April 2025 April 21, 2025	1. *Macroeconomic Outlook;* 2. *Retail Business Update;* 3. *Wholesale Business Update;* 4. Kinerja Finansial Maret 2025 Financial Performance of March 2025; 5. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Indra Utoyo; 5. Ari Yanuanto Asah; 6. Sajal Bhatnagar; 7. Ganda Raharja Rusli.

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
5	19 Mei 2025 May 19, 2025	1. *Retail Business Update;* 2. *Wholesale Business Update;* 3. Kinerja Finansial April 2025 Financial Performance of March 2025; 4. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Indra Utoyo; 5. Ari Yanuanto Asah; 6. Sajal Bhatnagar; 7. Ganda Raharja Rusli.
6	30 Juni 2025 June 30, 2025	1. *Retail Business Update;* 2. *Wholesale Business Update;* 3. Kinerja Finansial Mei 2025 Financial Performance of May 2025; 4. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Indra Utoyo; 5. Ari Yanuanto Asah; 6. Sajal Bhatnagar; 7. Ganda Raharja Rusli.
7	14 Juli 2025 July 14, 2025	1. *Macroeconomic Update;* 2. *Retail Business Update;* 3. *Wholesale Business Update;* 4. Kinerja Finansial Juni 2025 Financial Performance of June 2025; 5. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Ari Yanuanto Asah; 5. Sajal Bhatnagar; 6. Ganda Raharja Rusli.
8	4 Agustus 2025 August 4, 2025	1. *Retail Business Update;* 2. *Wholesale Business Update;* 3. Kinerja Finansial Juli 2025 Financial Performance of July 2025; 4. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Ari Yanuanto Asah; 5. Sajal Bhatnagar; 6. Ganda Raharja Rusli.
9	22 September 2025 September 22, 2025	1. *Retail Business Update;* 2. *Wholesale Business Update;* 3. Kinerja Finansial Agustus 2025 Financial Performance of August 2025; 4. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Ari Yanuanto Asah; 5. Sajal Bhatnagar; 6. Ganda Raharja Rusli.
10	27 Oktober 2025 October 27, 2025	1. *Macroeconomic Update;* 2. *Retail Business Update;* 3. *Wholesale Business Update;* 4. Kinerja Finansial September 2025 Financial Performance of September 2025; 5. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Ari Yanuanto Asah; 5. Sajal Bhatnagar; 6. Ganda Raharja Rusli.
11	17 November 2025 November 17, 2025	1. *Retail Business Update;* 2. *Wholesale Business Update;* 3. Kinerja Finansial Oktober 2025 Financial Performance of October 2025; 4. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Ari Yanuanto Asah; 5. Sajal Bhatnagar; 6. Ganda Raharja Rusli.
12	22 Desember 2025 December 22, 2025	1. *Retail Business Update;* 2. *Wholesale Business Update;* 3. Kinerja Finansial November 2025 Financial Performance of November 2025; 4. *Any Other Business.*	1. Aviliani; 2. Rosmaya; 3. Ali Gunawan; 4. Ari Yanuanto Asah; 5. Sajal Bhatnagar; 6. Ganda Raharja Rusli.

Tingkat Kehadiran Dewan Komisaris dalam Rapat Internal dan Rapat Bersama Direksi

Attendance Records of the Board of Commissioners in Internal Meetings and Joint Meetings with the Board of Directors

Nama Name	Jabatan Position	Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners and the Board of Directors			Rapat Internal Dewan Komisaris Internal Meeting of the Board of Commissio			Jumlah Rapat Keseluruhan Total Meeting		
		Jumlah dan (%) Kehadiran Total and (%) Attendance			Jumlah dan (%) Kehadiran Total and (%) Attendance			Jumlah dan (%) Kehadiran Total and (%) Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Aviliani	Komisaris Utama Independen Independent President Commissioner	12	12	100%	43	43	100%	55	55	100%
Rosmaya	Komisaris Independen Independent Commissioner	12	12	100%	43	43	100%	55	55	100%
Ali Gunawan	Komisaris Commissioner	12	12	100%	43	43	100%	55	55	100%

Rapat Direksi

Sebagaimana diatur dalam BOD Charter, Direksi dapat menyelenggarakan rapat internal secara berkala minimal 1 (satu) kali dalam 1 (satu) bulan atau lebih jika dianggap perlu oleh Direktur Utama atau anggota Direksi lainnya. Di samping itu, Direksi wajib mengadakan rapat Direksi bersama dengan Dewan Komisaris secara berkala sekurang-kurangnya sebanyak 1 (satu) kali dalam 4 (empat) bulan.

Keputusan rapat Direksi diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai, maka keputusan diambil dengan pemungutan suara berdasarkan suara setuju lebih dari ½ (satu per dua) dari jumlah suara yang dikeluarkan yang sah dalam rapat.

Sepanjang tahun 2025, Direksi telah menyelenggarakan Rapat Internal sebanyak 50 kali dan Rapat Gabungan bersama Dewan Komisaris sebanyak 12 kali. Adapun risalah dan tingkat kehadiran Direksi dalam rapat di tahun 2025 adalah sebagai berikut:

Board of Directors Meeting

As stipulated in the BOD Charter, the Board of Directors may hold regular internal meetings at least once a month, or more frequently if deemed necessary by the President Director or other members of the Board of Directors. In addition, the Board of Directors is required to hold regular joint meetings with the Board of Commissioners at least once every four months.

Decisions at Board of Directors meetings are made based on deliberation to reach consensus. If a decision based on deliberation to reach consensus is not reached, decisions are made by voting based on affirmative votes of more than 1/2 (one-half) of the valid votes cast at the meeting.

Throughout 2025, the Board of Directors held 50 Internal Meetings and 12 Joint Meetings with the Board of Commissioners. The minutes and attendance of the Board of Directors at meetings in 2025 are as follows:

Risalah dan Peserta Rapat Internal Direksi Tahun 2025
Minutes and Participants of the 2025 Board of Directors Internal Meeting

No	Tanggal Date	Agenda Agenda	Peserta Participants
1	7 Januari 2025 January 7, 2025	1. Policy & Procedure Update 2. Compliance Update 3. Treasury Update 4. Growth Update 5. CTBU & Offline Sales Update 6. Digital Non-Lending Product Update 7. Credit Risk Update 8. Partnership Update	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
2	14 Januari 2025 January 14, 2025	1. Digital Strategy Update 2. Allo Bank Hangout	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
3	21 Januari 2025 January 21, 2025	1. Risk Release Plan 2. Policy & Procedure Update 3. Digital Non-Lending Product Update 4. Digital Lending Product Update 5. Growth Update 6. Creative Lab Update 7. CTBU & Offline Sales Update 8. Partnership Update 9. Collection update	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
4	4 Februari 2025 February 4, 2025	1. Risk Weekly Dashboard & Release Plan 2. EOMR Update 3. IT Infrastructure Update 4. Business Unit & Offline Sales Update 5. Digital Lending Update 6. Digital Business Partnership Update 7. Digital Non-Lending Product Update 8. Digital Strategy Update	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
5	11 Februari 2025 February 11, 2025	1. Risk Weekly Report & Release Plan 2. Business Partnership Update 3. Growth Update 4. Digital Non-Lending Product Update 5. Approval secara prinsip untuk acara Allo Bank Festival	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
6	18 Februari 2025 February 18, 2025	1. Risk Release Plan 2. Digital Strategy Update 3. Business Partnership Update 4. Digital Non-Lending Product Update 5. Digital Lending Product Update	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
7	25 Februari 2025 February 25, 2025	1. Regular Risk Dashboard & Release Plan 2. Policy & Procedure Update 3. Digital Strategy Update 4. Allo Bank Festival Update 5. Bank Devisa Update 6. Business Unit & Offline Sales Update 7. Allo Bisnis Update 8. Digital Non-Lending Product Update 9. Business Partnership Update 10. IT Infrastructure & Operations Update 11. IT Security Update	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
8	4 Maret 2025 March 4, 2025	1. Risk Weekly Dashboard & Release Plan 2. Business Unit & Offline Sales Update 3. Process Management Update 4. Growth Update 5. Supply Chain Financing Update 6. Digital Strategy Update 7. Sprint E Development Plan	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar

No	Tanggal Date	Agenda Agenda	Peserta Participants
9	11 Maret 2025 March 11, 2025	1. Weekly Risk Release Plan 2. EOMR Update 3. Cyber Risk Update 4. Credit Risk Update 5. CTBU & Offline Sales Update 6. Growth Update 7. Digital Strategy Update 8. Loan Operations Update 9. IT Infrastructure Update 10. Application Management Update 11. IT Security Update 12. Customer Care Update 13. Human Capital Update	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
10	18 Maret 2025 March 18, 2025	1. Weekly Risk Release 2. Compliance Update 3. Annual Review Risk Profile 4. Partnership Update 5. CTBU & Offline Sales 6. Supply Chain Financing Update 7. IT Security Update	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
11	25 Maret 2025 March 25, 2025	1. Risk Release Plan 2. Risk Profile Update 3. Digital Strategy Update 4. Growth Update 5. Partnership Update 6. Application Management Update 7. IT Infrastructure Update	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
12	8 April 2025 April 8, 2025	1. Weekly Release Plan 2. CTBU & Offline Sales	1. Indra Utoyo 2. Arief Tendeas 3. Ari Yanuanto Asah 4. Ganda Raharja Rusli 5. Sajal Bhatnagar
13	9 April 2025 April 9, 2025	1. RUPS	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli 4. Sajal Bhatnagar
14	15 April 2025 April 15, 2025	1. Credit Risk Update 2. Cyber Risk Update 3. CTBU & Offline Sales Update 4. Tindak Lanjut RUPS 5. Stock Buyback	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli
15	22 April 2025 April 22, 2025	1. Risk Release Plan 2. Internal Control Over Financial Reporting 3. Partnership Update 4. CTBU & Offline Sales 5. Wholesale Funding Update 6. Marketing Budget	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli 4. Sajal Bhatnagar
16	29 April 2025 April 29, 2025	1. Risk Release Plan 2. Digital Strategy Update 3. Growth Update 4. BU Relations Update 5. IT Security Update 6. Supply Chain Financing Update 7. Marketing Media Update 8. Allo Bank Festival Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli 4. Sajal Bhatnagar
17	6 Mei 2025 May 6, 2025	1. Risk Release Plan 2. RDN Update 3. PMO Update 4. Digital Strategy Update 5. BU Relations Update 6. Partnership Update 7. Non-Lending Digital Product Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli 4. Sajal Bhatnagar
18	14 Mei 2025 May 14, 2025	1. IT Infrastructure & Service Update 2. Credit Risk Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli

No	Tanggal Date	Agenda Agenda	Peserta Participants
19	20 Mei 2025 May 20, 2025	1. Risk Release Plan 2. Compliance Update 3. Treasury Update 4. Digital Non-Lending Product Update 5. Digital Lending Product Update 6. Digital Strategy Update 7. Partnership Update 8. CTBU & Offline Sales Update 9. Application Management Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli 4. Sajal Bhatnagar
20	27 Mei 2025 May 27, 2025	1. Risk Release Plan 2. Anti-Fraud Update 3. Policy & Procedure Update 4. Wholesale Funding Update 5. Partnership Update 6. Growth Update 7. Digital Strategy Update 8. CTBU & Offline Sales Update 9. Human Capital & Services Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli 4. Sajal Bhatnagar
21	3 Juni 2025 June 3, 2025	1. Risk Release Plan 2. Digital Non-Lending Product Update 3. Partnership Update 4. Growth Update 5. Digital Strategy Update 6. CTBU & Offline Sales Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli 4. Sajal Bhatnagar
22	10 Juni 2025 June 10, 2025	1. Digital Strategy Update 2. Partnership Update 3. CTBU & Offline Sales Update 4. IT Security Update 5. Risk Release Plan	1. Indra Utoyo 2. Ganda Raharja Rusli 3. Sajal Bhatnagar
23	17 Juni 2025 June 17, 2025	1. Risk Release Plan 2. Compliance Update 3. Legal Update 4. Partnership UPdate 5. Digital Strategy Update 6. CTBU & Offline Sales 7. Value Chain Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli 4. Sajal Bhatnagar
24	24 Juni 2025 June 24, 2025	1. Risk Release Plan & Digital Lending Performance Update 2. EOMR Update 3. Compliance Update 4. Partnership Update 5. Digital Strategy Update 6. CTBU & Offline Sales Update 7. IT Strategy & Governance Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Ganda Raharja Rusli 4. Sajal Bhatnagar
25	1 Juli 2025 July 1, 2025	1. Risk Release Plan 2. Digital Lending update 3. Cyber Risk Update 4. Program Testing Approval 5. Digital Strategy Update 6. Growth Update 7. CTBU & Offline Sales Update 8. IT Infrastructure & Operations Update 9. Allo Bank Festival Review 10. Loan Operations update 11. Finance Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Sajal Bhatnagar 4. Ganda Raharja Rusli
26	8 Juli 2025 July 8, 2025	1. Risk Release Plan 2. Collection Update 3. EOMR Update 4. Digital Strategy Update 5. Partnership Update 6. CTBU & Offline Sales Update 7. Digital Product Update 8. Application Management Update 9. Network Operations Update 10. Allo Bank Update	1. Indra Utoyo 2. Ari Yanuanto Asah 3. Sajal Bhatnagar 4. Ganda Raharja Rusli

No	Tanggal Date	Agenda Agenda	Peserta Participants
27	15 Juli 2025 July 15, 2025	1. Risk Release Plan 2. Digital Lending Update 3. Process Management 4. Cyber Risk Update 5. AML Update 6. Digital Strategy Update 7. CTBU & Offline Sales 8. Digital Product Update 9. Partnership Update 10. Application Management	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
28	22 Juli 2025 July 22, 2025	1. Credit Risk Update 2.Digital Lending Update 3. AML Update 4. Process Management Update 5. IT Strategy & Governance Update 6. Growth Update 7. Partnership Update 8. Digital Product Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
29	29 Juli 2025 July 29, 2025	1. Risk Release Update 2. EOMR Update 3. Digital Strategy Update 4. CTBU & Offline 5. Growth Update 6. Digital Product Update 7. Wholesale Transaction Banking Update 8. Collection Update 9. Credit Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
30	5 Agustus 2025 August 5, 2025	1. Risk Release Update 2. Digital Lending Update 3. RUPSLB 4. Partnership Update 5. CTBU & Offline Sales 6. Digital Onboarding Update 7. Allo Care Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
31	12 Agustus 2025 August 12, 2025	1. Credit Risk Update 2. Credit Pipeline Update 3. Value Chain Update 4. Cyber Risk Update 5. Partnership Update 6. Marketing & Communication Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
32	19 Agustus 2025 August 19, 2025	1. Credit Risk Update 2. Wholesale Update 3. AML Update 4. CTBU & Offline Sales Update 5. Digital Partnership Update 6. Partnership Update 7. Campaign Review 8. Digital Lending Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
33	26 Agustus 2025 August 26, 2025	1. Risk Release Plan 2. Climate Risk Stress Test 3. Corporate Secretary Update 4. Digital Strategy Update 5. CTBU & Offline Sales 6. Growth Update 7. Partnership Update 8. Collection Update 9. IT Infrastructure Update 10. Customer Care Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
34	2 September 2025 September 2, 2025	1. Risk Release Plan 2. Cyber Risk Update 3. IT Infrastructure Update 4. EOMR Update 5. Partnership Update 6. CTBU & Offline Sales Update 7. Growth Update 8. Digital Product Update 9. Digital Strategy Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli

No	Tanggal Date	Agenda Agenda	Peserta Participants
35	9 September 2025 September 9, 2025	1. Risk Release Plan 2. Digital Product Update 3. Partnership Update 4. Digital Strategy 5. CTBU & Offline Sales Update 6. Growth Update 7. Channeling Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
36	16 September 2025 September 16, 2025	1. Insiden COB 2. Credit Risk Update 3. Partnership Update 4. Digital Retail Lending Update 5. Wholesale Core Banking System Upgrade 6. Digital Product Update 7. Loan Operations Update 8. Customer Care Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
37	23 September 2025 September 23, 2025	1. Risk Release Plan 2. Customer Care Update 3. Corporate Secretary Update 4. Partnership Update 5. CTBU & Offline Sales Update 6. Growth Update 7. Digital Strategy Update 8. Auto Loan Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
38	30 September 2025 September 30, 2025	1. Risk Release Plan 2. Cyber Risk Update 3. IT Infrastructure Update 4. Digital Strategy Update 5. CTBU & Offline Sales Update 6. Partnership Update 7. Channeling Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
39	7 Oktober 2025 October 7, 2025	1. Corporate Secretary Update 2. Allo Bank Festival Update 3. Partnership Update 4. Digital Strategy update 5. Growth Update 6. CTBU & Offline Sales Update 7. Value Chain Update 8. Wholesale System Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
40	14 Oktober 2025 October 4, 2025	1. Risk Release Plan & Risk Performance 2. Partnership Update 3. Funding Update 4. Treasure Tour Pulse On 5. MVP Update	1. Ari Yanuanto Asah 2. Ganda Raharja Rusli
41	21 Oktober 2025 October 21, 2025	1. Risk Performance & Release Plan 2. Share Buyback Update 3. Digital Strategy Update 4. Partnership Update 5. IT Security Update 6. Chatbot Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
42	28 Oktober 2025 October 28, 2025	1. Risk Performance & Release Plan 2. Digital Retail Lending Update 3. CTBU & Offline Sales Update 4. Partnership Update 5. Growth Update 6. IT Infrastructure Update 7. RBB Update 8. Fraud Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
43	4 November 2025 November 4, 2025	1. Risk Release Plan & Risk Performance 2. Digital Retail Lending Update 3. Digital Strategy Update 4. Partnership Update 5. IT Security Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli

No	Tanggal Date	Agenda Agenda	Peserta Participants
44	11 November 2025 November 11, 2025	1. Risk Release Plan & Risk Performance 2. RBB Update 3. RAKB Update 4. Annual Recovery Plan 5. Digital Strategy Update 6. CTBU & Offline Sales Update 7. Partnership Update 8. Human Capital Update 9. IT Infrastructure & Operations Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
45	18 November 2025 November 18, 2025	1. Partnership Update 2. Corporate Secretary Update 3. IT Security Update 4. Digital Retail Lending Update	1. Sajal Bhatnagar 2. Ganda Raharja Rusli
46	25 November 2025 November 25, 2025	1. Risk Release Plan & Risk Performance 2. Fraud Update 3. LIK Update 4. Product Update 5. Digital Strategy Update 6. CTBU & Offline Sales Update 7. Partnership Update 8. Digital Retail Lending Update 9. Human Capital Update 10. Customer Care Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
47	2 Desember 2025 December 2, 2025	1. FIR Update 2. Risk Release Plan & Risk Performance 3. Allo Temu Update 4. IT Strategy Update 5. Fraud Update 6. Corporate Secretary Update 7. Partnership Update 8. CTBU & Offline Sales Update 9. Digital Strategy Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
48	9 Desember 2025 December 9, 2025	1. Allo Temu Update 2. Risk Release Plan & Risk Performance 3. Cyber Risk Update 4. CTBU & Offline Sales Update 5. Digital Strategy Update 6. IT Development Management Update 7. Human Capital Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
49	16 Desember 2025 December 16, 2025	1. Risk Release Plan & Risk Performance 2. Credit Risk Update 3. Product update 4. Digital Strategy Update 5. Partnership Update 6. Growth Update 7. Human Capital Update 8. Collection Update 9. Customer Care Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli
50	23 Desember 2025 December 23, 2025	1. Audit Update 2. Human Capital Update 3. Product Update 4. Growth Update 5. Partnership Update	1. Ari Yanuanto Asah 2. Sajal Bhatnagar 3. Ganda Raharja Rusli

Tingkat Kehadiran Direksi dalam Rapat Internal dan Rapat bersama Dewan Komisaris
Attendance Records of the Board of Directors in Internal Meetings and Joint Meetings with the Board of Commissioners

Nama Name	Jabatan Position	Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners and the Board of Directors			Rapat Internal Direksi Board of Directors Internal Meeting			Jumlah Rapat Keseluruhan Total Meeting		
		Jumlah dan (%) Kehadiran Total and (%) Attendance			Jumlah dan (%) Kehadiran Total and (%) Attendance			Jumlah dan (%) Kehadiran Total and (%) Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Indra Utoyo*	Direktur Utama President Director	6	6	100%	26	26	100%	32	32	100%
Ari Yanuanto Asah	Plt. Direktur Utama; Direktur Keuangan, Operasional & Human Capital Acting President Director; Finance, Operations & Human Capital Director	12	12	100%	50	48	96%	62	60	97%
Arief Tendeas**	Direktur Bisnis Business Director	3	3	100%	12	12	100%	15	15	100%
Ganda Raharja Rusli	Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	12	12	100%	50	50	100%	62	62	100%
Sajal Bhatnagar	Direktur Digital Digital Director	12	12	100%	50	47	94%	62	59	95%

*) Berhenti menjabat per 10 Juli 2025 | Resigned from office as of July 10, 2025.
**) Berhenti menjabat per 10 April 2025 | Resigned from office as of April 10, 2025.

Pengungkapan Hubungan Afiliasi antara Direksi, Dewan Komisaris dan Pemegang Saham Utama dan/atau Pengendali
Disclosure of Affiliation Relationships between Board of Directors, Board of Commissioners, and Major Shareholders and/or Controllers

Hubungan afiliasi antara Direksi, Dewan Komisaris dan Pemegang Saham Allo Bank dapat dilihat dalam bentuk hubungan keluarga, keuangan, kepemilikan saham dan kepengurusan di perusahaan lain (rangkap jabatan) yang menimbulkan benturan kepentingan, termasuk di antaranya hubungan keluarga sedarah sampai dengan derajat ketiga, baik menurut garis lurus maupun garis ke samping atau hubungan semenda; atau hubungan istimewa yang muncul sebagai akibat dari hubungan pihak berelasi.

Affiliate relationship between the Board of Directors, Board of Commissioners and Bank Shareholders can be seen from the nature of family, financial, share ownership and management relationships in other companies (concurrent positions) which give rise to conflicts of interest, including blood family relationships up to the third degree, both in a straight line or sideways lines or cement relationships; or special relationships that arise as a result of related party relationships.

Hubungan afiliasi anggota Dewan Komisaris dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi serta Pemegang Saham Utama/Pengendali sampai dengan entitas pemilik akhir dapat dilihat sebagai berikut:

The affiliate relationship of members of the Board of Commissioners with fellow members of the Board of Commissioners and/or members of the Board of Directors as well as Major/Controlling Shareholders up to the final owner entity can be seen as follows:

Nama Name	Hubungan Afiliasi Affiliate Relations		
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Utama/ Pengendali Major/Controlling Shareholder
Dewan Komisaris Board of Commissioners			
Aviliani	✕	✕	✕
Rosmaya	✕	✕	✕
Ali Gunawan	✕	✕	✕
Direksi Board of Directors			
Ari Yanuanto Asah	✕	✕	✕
Ganda Raharja Rusli	✕	✕	✕
Sajal Bhatnagar	✕	✕	✕

Keterangan | Description:
✓ = terdapat adanya hubungan | has relationship
✕ = tidak terdapat adanya hubungan | has no relationship

Pengungkapan Rangkap Jabatan Dewan Komisaris dan Direksi
Disclosure of Concurrent Positions of Board of Commissioners and Board of Directors

Rangkap Jabatan Dewan Komisaris

BOC Charter senantiasa mengatur ketentuan terkait rangkap jabatan anggota Dewan Komisaris untuk memastikan pelaksanaan fungsi pengawasan dan pemberian nasihat atas pengelolaan perusahaan dapat berjalan secara optimal. Adapun kebijakan rangkap jabatan yang diatur dalam BOC Charter, antara lain:

1. Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris dan/atau Pejabat Eksekutif dalam:
   a. Lembaga keuangan atau perusahaan keuangan, baik Bank maupun bukan Bank, atau
   b. Lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri.
2. Komisaris hanya dapat merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris dan Pejabat Eksekutif pada:
   a. 1 (satu) lembaga/perusahaan bukan lembaga keuangan, atau
   b. 1 (satu) perusahaan anak bukan Bank yang dikendalikan oleh Bank.

Concurrent Positions of Board of Commissioners

The BOC Charter regulates provisions related to concurrent positions of Board of Commissioners members to ensure that their supervisory and advisory functions in corporate management are carried out optimally. The concurrent position policies regulated in the BOC Charter include:

1. Commissioners are prohibited from holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners and/or Executive Officers in:
   a. Financial institutions or financial companies, whether banks or non-banks, or
   b. More than 1 (one) non-financial institution or non-financial company, either domiciled at home or abroad.
2. Commissioners can only hold concurrent positions as members of the Board of Directors, members of the Board of Commissioners and Executive Officers when:
   a. 1 (one) non-financial institution/company, or
   b. 1 (one) non-Bank subsidiary company controlled by the Bank.

3. Tidak termasuk rangkap jabatan, apabila:
   a. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada kelompok usahanya; dan/atau
   b. Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.

3. Not including concurrent positions, if:
   a. Non-Independent Commissioners carry out the functional duties of Bank shareholders in the form of legal entities in their business groups; and/or
   b. Commissioners hold positions in non-profit organizations or institutions, as long as the person concerned does not neglect the implementation of their duties and responsibilities as a member of the Bank's Board of Commissioners.

Nama Name	Rangkap Jabatan di Perseroan/Instansi Lain Concurrent Positions at Other Companies/Institutions
Aviliani	Komisaris Independen PT Aplikanusa Lintasarta. Independent Commissioner of PT Aplikanusa Lintasarta.
Rosmaya	Komisaris PT Rintis Sejahtera. Anggota Dewan Pengawas Independen ASPI. Commissioner of PT Rintis Sejahtera. Member of the Independent Supervisory Board of ASPI.
Ali Gunawan	Direktur PT CT Corpora; Direktur PT Mega Corpora; Direktur PT Trans Kalla Makassar; Direktur PT Trans Retail; Komisaris PT Para Bali Propertindo; Komisaris PT Trans Media Corpora; Komisaris PT Trans Cibubur Properti; Komisaris Utama PT Mega Asset Management; Komisaris PT Alfa Retailindo. Director of PT CT Corpora; Director of PT Mega Corpora; Director of PT Trans Kalla Makassar; Director of PT Trans Retail; Commissioner of PT Para Bali Propertindo; Commissioner of PT Trans Media Corpora; Commissioner of PT Trans Cibubur Properti; President Commissioner of PT Mega Asset Management; Commissioner of PT Alfa Retailindo.

Di tahun 2025, terdapat 3 (tiga) anggota Dewan Komisaris yang memiliki rangkap jabatan, namun hal ini tidak melanggar ketentuan yang dimuat dalam Anggaran Dasar Bank dan peraturan yang berlaku.

In 2025, there were 3 (three) members of the Board of Commissioners who held dual positions. However, this did not violate the provisions contained in the Bank's Articles of Association and applicable regulations.

Rangkap Jabatan Direksi
Concurrent Position of Board of Directors

Ketentuan rangkap jabatan anggota Direksi diatur dalam BOD Charter tentang Rangkap Jabatan Direksi, mencakup:

1. Anggota Direksi dilarang merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain.

The provisions for concurrent positions held by members of the Board of Directors are regulated in the BOD Charter concerning Concurrent Positions of Directors, including:

1. Members of the Board of Directors are prohibited from holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers at other banks, companies, and/or institutions.

2. Tidak termasuk rangkap jabatan dalam hal Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan bank yang dikendalikan oleh Bank, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank.

2. Concurrent positions are not considered when a Director responsible for overseeing the Bank's investment in a subsidiary carries out functional duties as a member of the Board of Commissioners at a non-bank subsidiary controlled by the Bank, as long as this does not result in the individual neglecting the performance of their duties and responsibilities as a member of the Bank's Board of Directors.

Nama Name	**Rangkap Jabatan di Perseroan/Instansi Lain** Concurrent Positions at Other Companies/Institutions
Ari Yanuanto Asah	×
Ganda Raharja Rusli	×
Sajal Bhatnagar	×

Di tahun 2025, seluruh anggota Direksi tidak memiliki rangkap jabatan di Bank, perusahaan, maupun lembaga lainnya.

In 2025, all members of the Board of Directors did not hold concurrent positions in banks, companies, or other institutions.

Pengungkapan Kepemilikan Saham Dewan Komisaris dan Direksi
Disclosure of Share Ownership of the Board of Commissioners and Directors

Nama Name	**Saham Allo Bank** Allo Bank Shares		**Saham Perusahaan Lain >5%** Other Company Shares >5%	
	Nilai Shares	**Persen** Percent	**Nilai** Shares	**Persen** Percent
Dewan Komisaris Board of Commissioners				
Aviliani	-	-	Nihil Nil	-
Rosmaya	-	-	Nihil Nil	-
Ali Gunawan	10.238.900	0,047	Nihil Nil	-
Direksi Board of Directors				
Ari Yanuanto Asah	-	-	Nihil Nil	-
Ganda Raharja Rusli	85.784	0,00	Nihil Nil	-
Sajal Bhatnagar	-	-	Nihil Nil	-

Kebijakan Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Nomination and Remuneration Policy of Boards of Commissioners and Directors

Pemegang saham memiliki kewenangan untuk mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi melalui mekanisme RUPS. Pemegang saham juga berwenang untuk mendelegasikan penetapan besaran remunerasi bagi anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Remunerasi dan Nominasi.

Shareholders have the authority to appoint and dismiss members of the Board of Commissioners and Board of Directors through the GMS. Shareholders also have the authority to delegate the determination of remuneration for members of the Board of Commissioners and Board of Directors to the Board of Commissioners, taking into account recommendations from the Remuneration and Nomination Committee.

Prosedur Nominasi Dewan Komisaris dan Direksi
Nomination Procedures for the Board of Commissioners and Directors

Bank telah menetapkan sejumlah kriteria bagi anggota Dewan Komisaris dan Direksi sesuai dengan ketentuan yang berlaku. Calon anggota Dewan Komisaris dan Direksi dapat berasal dari pemegang saham pengendali atau dari sumber-sumber lainnya. Setiap calon yang dinominasikan akan dikaji oleh Komite Remunerasi dan Nominasi untuk disampaikan kepada Dewan Komisaris lalu diusulkan kepada Pemegang Saham. Penetapan calon yang dinominasikan dilakukan melalui mekanisme RUPS untuk kemudian mengikuti tahapan selanjutnya, yaitu uji kepatutan dan kelayakan yang dilakukan oleh OJK.

The Bank has established several criteria for members of the Board of Commissioners and Board of Directors in accordance with applicable regulations. Candidates for members of the Board of Commissioners and Board of Directors may come from controlling shareholders or from other sources. Each nominated candidate will be reviewed by the Remuneration and Nomination Committee, submitted to the Board of Commissioners, and then proposed to the Shareholders. The nomination of candidates is determined through the GMS mechanism, which then proceeds to the next stage, namely the fit and proper test conducted by the Financial Services Authority (OJK).

Kebijakan Remunerasi Dewan Komisaris dan Direksi
Remuneration Policy for Board of Commissioners and Directors

Bank menetapkan besaran remunerasi bagi Dewan Komisaris dan Direksi berdasarkan Keputusan RUPS setiap tahunnya. Besaran remunerasi serta fasilitas lain yang diberikan bagi Dewan Komisaris akan ditetapkan di dalam RUPS Tahunan oleh Pemegang Saham dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi.

The Bank determines the remuneration for the Board of Commissioners and Board of Directors based on the Annual General Meeting of Shareholders (GMS) Resolution. The amount of remuneration and other benefits provided to the Board of Commissioners will be determined at the Annual General Meeting of Shareholders by Shareholders, taking

Prosedur penetapan remunerasi bagi Dewan Komisaris dan Direksi terdiri dari:

1. Pemegang Saham melakukan pembahasan pada RUPS.
2. RUPS memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan besaran remunerasi.
3. Komite Remunerasi dan Nominasi melakukan kajian dan evaluasi untuk menentukan remunerasi bagi Dewan Komisaris.
4. Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris.
5. Dewan Komisaris melakukan pembahasan atas usulan Komite Remunerasi dan Nominasi untuk kemudian diusulkan melalui surat kepada Pemegang Saham Pengendali.
6. Surat Penetapan oleh Pemegang Saham Pengendali kepada Dewan Komisaris.
7. Surat Dewan Komisaris kepada Direksi tentang Penetapan Remunerasi Dewan Komisaris dan Direksi.

into account the recommendations of the Remuneration and Nomination Committee. The procedures for determining remuneration for the Board of Commissioners and Board of Directors consist of:

1. The Shareholders conduct discussions at the GMS.
2. The GMS delegates authority to the Board of Commissioners to determine the amount of remuneration.
3. The Remuneration and Nomination Committee conducts a study and evaluation to determine the remuneration for the Board of Commissioners.
4. The Remuneration and Nomination Committee provides recommendations to the Board of Commissioners.
5. The Board of Commissioners discusses the recommendations from the Remuneration and Nomination Committee and proposes them to the Controlling Shareholders through a letter.
6. The Controlling Shareholders issue a Letter of Appointment to the Board of Commissioners.
7. The Board of Commissioners issues a letter to the Directors regarding the determination of remuneration for the Board of Commissioners and Directors.

Struktur Remunerasi Masing-Masing Anggota Dewan Komisaris dan Direksi
Remuneration Structure for Members of the Board of Commissioners and Directors

Kebijakan Remunerasi Dewan Komisaris dan Direksi Bank senantiasa mengacu pada ketentuan Peraturan OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum serta Surat Edaran OJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum. Berdasarkan kebijakan tersebut, Dewan Komisaris dan Direksi menerima paket remunerasi yang terdiri dari:

1. Remunerasi yang bersifat tetap, yaitu remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain honorarium dan tunjangan hari raya.
2. Remunerasi yang bersifat variabel, yaitu Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain jasa produksi atau bentuk lainnya yang dipersamakan dengan itu.

The implementation of the remuneration policy for the Board of Commissioners and Board of Directors refers to the provisions of OJK Regulation No. 45/POJK.03/2015 regarding the Implementation of Governance in Providing Remuneration for Conventional Bank and OJK Circular Letter No. 40/SEOJK.03/2016 regarding the Implementation of Governance in Providing Remuneration for Conventional Bank. Based on the policy, the Board of Commissioners and Board of Directors receive a remuneration package consisting of:

1. Fixed remuneration, which is not related to performance and risk, including honorarium and holiday allowances.
2. Variable remuneration, which is linked to performance and risk, including production fees or equivalent forms.

Jenis Remunerasi dan Fasilitas
Types of Remuneration and Facilities

Nama Name	Jabatan Position	Remunerasi Bulanan (Dalam 1 Tahun) Monthly Remuneration (Within 1 Year)		THR Religious Holiday Allowance	Tantiem Bonus
		Honorarium Honorarium	Tunjangan Allowance		
Dewan Komisaris Board of Commissioners					
Aviliani	Komisaris Utama Independen Independent President Commissioner	✓	✓	✓	✓
Rosmaya	Komisaris Independen Independent Commissioner	✓	✓	✓	✓
Ali Gunawan	Komisaris Commissioner	✓	✓	✓	✓
Direksi Board of Directors					
Indra Utoyo*	Direktur Utama President Director	✓	✓	✓	✓
Ari Yanuanto Asah	Plt. Direktur Utama Acting President Director	✓	✓	✓	✓
Arief Tendeas**	Direktur Bisnis Business Director	✓	✓	✓	✓
Ganda Raharja Rusli	Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	✓	✓	✓	✓
Sajal Bhatnagar	Direktur Digital Digital Director	✓	✓	✓	✓

✓ = ada | Yes
✗ = Tidak ada | No
*) Berhenti menjabat per 10 Juli 2025 | Resigned from office on July 10, 2025.
**) Berhenti menjabat per 10 April 2025 | Resigned from office on April 10, 2025.

Di tahun 2025, jumlah remunerasi yang diterima Dewan Komisaris adalah sebesar Rp6.087.812.507,- dan jumlah remunerasi Direksi adalah sebesar Rp13.157.538.273,-

In 2025, the amount of remuneration received by the Board of Commissioners is IDR6,087,812,507,- and the amount of remuneration received by the Board of Directors is IDR13,157,538,273,-.

Remunerasi yang Didapat pada Tahun Buku
Remuneration Received in the Fiscal Year

Jumlah Remunerasi per Orang dalam Tahun 2025 Total Remuneration per Person in 2025	Direktur Board of Directors	Komisaris Board of Commissioners
Di atas Rp2 miliar Above IDR2 billion	4	1
Di atas Rp1 miliar s.d. Rp2 miliar Between IDR1 to IDR2 billion	-	2
Di atas Rp500 juta s.d. Rp1 miliar Between IDR500 million to IDR1 billion	1	-
Rp500 juta ke bawah Under IDR500 million	-	-

Remunerasi yang Bersifat Variabel bagi Karyawan
Variable Remuneration for Employees

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 Tahun oleh Karyawan Amoun Received by Employees in 1 Year			
	2025		2024	
	Orang People	Rp (Juta) IDR (million)	Orang People	Rp (Juta) IDR (million)
Jumlah Total	279	5.371	Nihil Nil	Nihil Nil

Remunerasi yang Bersifat Variabel yang Ditangguhkan
Deferred Variable Remuneration

Total remunerasi variabel yang ditangguhkan, yang terdiri dari pembayaran dalam bentuk tunai dan/atau saham atau instrumen berbasis saham yang diterbitkan oleh Allo Bank, dan diterapkan untuk pembayaran tahun 2025, adalah sebagai berikut:

The total deferred variable remuneration, consisting of payments in cash and/or shares or share-based instruments issued by Allo Bank and applied to the 2025 payment, is as follows:

Jenis Remunerasi Types of Remuneration	Jumlah (dalam IDR atau % dari Remunerasi Variabel) Amount (in IDR or % of Variable Remuneration)	Skema Pembayaran Payment Scheme
Tunai yang Ditangguhkan Deferred Cash	Nihil Nil	Nihil Nil
Saham Allo Bank Allo Bank Shares	Nihil Nil	Nihil Nil

Rasio Gaji
Salary Ratio

Uraian Description	Rasio Ratio
Gaji Pegawai tertinggi dan terendah The highest and lowest Employee salaries	29,96 x
Gaji Direksi tertinggi dan terendah The highest and lowest Directors salaries	2,00 x
Gaji Komisaris tertinggi dan terendah The highest and lowest Commissioners salaries	1,46 x
Gaji Direktur tertinggi dan Pegawai tertinggi The highest Directors and Employees salaries	2,16 x

Organ Pendukung Dewan Komisaris

Board of Commissioners Supporting Organ

Dewan Komisaris senantiasa dibantu oleh 3 (tiga) Komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Pembentukan komite tersebut ditujukan untuk membantu Dewan Komisaris dalam melaksanakan tugas pengawasan.

The Board of Commissioners is consistently assisted by three committees under the Board of Commissioners: the Audit Committee, the Risk Oversight Committee, and the Remuneration and Nomination Committee. These committees are established to assist the Board of Commissioners in carrying out its supervisory duties.

Komite Audit
Audit Committee

Komite Audit merupakan organ pendukung yang bertugas untuk mendukung pelaksanaan tugas Dewan Komisaris dalam memantau dan mengevaluasi perencanaan maupun pelaksanaan audit dan kecukupan proses laporan pelaporan keuangan termasuk memberikan rekomendasi penunjukan akuntan publik serta melakukan pengawasan terhadap efektivitasnya.

The Audit Committee is a supporting organ tasked with supporting the implementation of the Board of Commissioners' duties in monitoring and evaluating the planning and implementation of audits and the adequacy of the financial reporting process, including providing recommendations for the appointment of public accountants and supervising their effectiveness.

Dasar Hukum

Pembentukan Komite Audit mengacu pada peraturan perundang-undangan dan *best practice* yang diterapkan di lembaga perbankan di Indonesia, di antaranya:

1. Peraturan Otoritas Jasa Keuangan ("POJK") POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
2. POJK No. 17/POJK.03/2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. POJK No. 13/POJK.03/2017 tanggal 27 Maret 2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
4. 4POJK No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

Legal Basis

The formation of the Audit Committee refers to the laws and regulations and best practices applied in banking institutions in Indonesia, including:

1. Financial Services Authority Regulation ("POJK") POJK No. 33/POJK.04/2014 dated December 8, 2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies.
2. POJK No. 17/POJK.03/2023 dated September 14, 2023 concerning Implementation of Governance for Conventional Bank.
3. POJK No. 13/POJK.03/2017 dated March 27, 2017 concerning the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities.
4. POJK No. 1/POJK.03/2019 dated January 28, 2019 concerning Implementation of the Internal Audit Function in Conventional Bank.

5. SEOJK No. 36/SEOJK.03/2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
6. Anggaran Dasar Bank.

Tujuan Pembentukan Komite Audit

Bank membentuk Komite Audit dengan tujuan untuk:
1. Membantu/mendukung efektivitas pelaksanaan tugas Dewan Komisaris dalam melakukan pengawasan atas pengelolaan perusahaan oleh Direksi.
2. Melakukan pengawasan dan evaluasi atas penerapan fungsi audit internal dan eksternal, serta kecukupan pengendalian internal pada proses pelaporan keuangan.
3. Memberikan rekomendasi penunjukan Kantor Akuntan Publik kepada Dewan Komisaris.

Pedoman Kerja: Piagam Komite Audit

Komite Audit melaksanakan tugas dan tanggung jawabnya dalam melakukan pengawasan terhadap pengendalian internal dengan mengacu kepada Piagam Komite Audit. Piagam Komite Audit dan Kode Etik Komite Audit Allo Bank telah disesuaikan dengan Peraturan OJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

Masa Tugas dan Kompensasi

1. Masa tugas anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali untuk 1 (satu) periode berikutnya.
2. Apabila anggota Dewan Komisaris yang menjadi Ketua Komite Audit berhenti sebelum masa tugasnya sebagai Komisaris Bank, maka Ketua Komite Audit digantikan oleh Komisaris Independen lainnya.
3. Apabila masa tugas sebagai Dewan Komisaris berakhir, maka berakhir pula masa tugasnya sebagai Anggota Komite Audit.
4. Anggota Komite Audit yang berasal dari Pihak Independen Non Komisaris diberi honorarium bulanan yang jumlahnya ditetapkan oleh Dewan Komisaris dengan tetap mengacu pada ketentuan perundangan yang berlaku.

Persyaratan Keanggotaan

1. Persyaratan umum:
   a. Memiliki integritas, akhlak dan moral yang baik.
   b. Tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan conflict of interest terhadap Bank.
2. Persyaratan Kompetensi:
   a. Memiliki keahlian, kemampuan, pengetahuan dan pengalaman yang memadai yang berhubungan dengan tugas dan tanggung jawabnya.

5. SEOJK No. 36/SEOJK.03/2017 concerning Procedures for Using the Services of Public Accountants and Public Accounting Firms in Financial Services Activities.
6. Bank Articles of Association.

Purpose of Establishing the Audit Committee

The Bank established an Audit Committee to:
1. Assist/support the effectiveness of the Board of Commissioners' supervisory duties over the management of the company by the Board of Directors.
2. Supervise and evaluate the implementation of internal and external audit functions, the adequacy of internal controls on financial reporting processes.
3. Provide recommendations for the appointment of Public Accountant Firm to the Board of Commissioners.

Work Guidelines: Audit Committee Charter

The Audit Committee performs its duties and responsibilities in supervising internal control by adhering to the Audit Committee Charter. The Audit Committee Charter and the Allo Bank Audit Committee Code of Ethics have been adjusted to OJK Regulation No. 55/POJK.04/2015 on the Establishment and Guidelines for Implementing the Work of the Audit Committee.

Term of Office and Compensation

1. The term of office of members of the Audit Committee may not be longer than the term of office of the Board of Commissioners as regulated in the Articles of Association and may be re-elected for 1 (one) subsequent period.
2. If the member of the Board of Commissioners who is the Head of the Audit Committee resigns before his/her term of office as Bank Commissioner, the Head of the Audit Committee will be replaced by another Independent Commissioner.
3. If the term of service as a Board of Commissioners ends, the term of duty as a Member of the Audit Committee also ends.
4. Audit Committee members who come from Independent Non-Commissioner Parties are given a monthly honorarium, the amount of which is determined by the Board of Commissioners while still referring to the applicable statutory provisions.

Membership Requirement

1. General requirements:
   a. Have integrity, good morals and morals.
   b. Have no personal interests/relationships that could give rise to a conflict of interest towards the Bank.
2. Competency Requirements:
   a. Have adequate skills, abilities, knowledge and experience related to their duties and responsibilities.

b. Memiliki pengetahuan yang cukup untuk memahami bisnis dan industri perbankan, proses audit, manajemen risiko dan kemampuan membaca laporan keuangan dan laporan-laporan terkait pelaksanaan pengendalian internal industri perbankan.
c. Mampu bekerja sama dan memiliki kemampuan berkomunikasi dengan baik dan efektif serta bersedia menyediakan waktu yang cukup untuk melaksanakan tugasnya.
d. Memiliki pengetahuan yang memadai tentang Anggaran Dasar Bank, peraturan perundangan di bidang perbankan, Pasar Modal, dan peraturan perundangan terkait lainnya.
e. Bersedia meningkatkan kompetensi secara terus-menerus melalui pendidikan dan pelatihan.

3. Persyaratan Independensi:
a. Tidak memiliki saham Bank, baik langsung maupun tidak langsung.
b. Dalam hal anggota Komite Audit memperoleh saham Bank baik langsung maupun tidak langsung akibat suatu peristiwa hukum, saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut.
c. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non-asuransi, jasa penilai dan/atau jasa konsultasi lain kepada Bank dalam waktu 6 (enam) bulan terakhir.
d. Tidak memiliki hubungan afiliasi dengan Bank, Komisaris, Direksi, dan pemegang saham utama Bank.
e. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung dengan Bank.
f. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen dilarang menjadi Pihak Independen dalam anggota komite pada Bank yang bersangkutan sebelum menjalani masa tunggu paling singkat 6 (enam) bulan.
g. Masa tunggu paling singkat 6 (enam) bulan tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank.

4. Kerahasiaan:
a. Anggota Komite Audit wajib menjaga kerahasiaan atau seluruh dokumen dan/atau informasi Bank serta segala sesuatu yang berhubungan dengan Bank dan pelaksanaan tugas Komite. Adapun pengklasifikasian kerahasiaan dokumen dan/atau informasi Bank tersebut mengacu pada ketentuan internal dan peraturan perundang- undangan yang berlaku.
b. Kewajiban untuk merahasiakan berlaku pula apabila masa jabatan sebagai anggota Komite Audit maupun masa jabatan sebagai anggota Dewan Komisaris di Bank berakhir.

b. Have sufficient knowledge to understand the business and banking industry, audit processes, risk management and the ability to read financial reports and reports related to the implementation of internal control in the banking industry.
c. Able to work together and have the ability to communicate well and effectively and willing to provide sufficient time to carry out their duties.
d. Have adequate knowledge of the Bank's Articles of Association, laws and regulations in the banking sector, Capital Markets and other related laws and regulations.
e. Be willing to continuously improve competence through education and training.

3. Independence Requirements:
a. Do not own Bank shares, either directly or indirectly.
b. In the event that a member of the Audit Committee acquires the Bank shares either directly or indirectly as a result of a legal incident, the shares must be transferred to another party within a period of no later than 6 (six) months after acquiring the shares.
c. Not a person in a Public Accounting Firm, Legal Consultant Firm, Public Appraisal Services Firm or other party providing insurance services, non-insurance services, appraisal services and/or other consulting services to the Bank within the last 6 (six) months.
d. Have no affiliation with the Bank, Commissioners, Directors and main shareholders of the Bank.
e. Have no direct or indirect business relationship with the Bank.
f. Former members of the Board of Directors or Executive Officers of the Bank or parties who have a relationship with the Bank that can influence the person's ability to act independently are prohibited from becoming Independent Parties as members of the committee at the Bank concerned before undergoing a waiting period of at least 6 (six) months.
g. The shortest waiting period of 6 (six) months does not apply to former members of the Board of Directors who are in charge of supervisory functions or Executive Officers who carry out supervisory functions at the Bank.

4. Confidentiality:
a. Audit Committee members are required to maintain the confidentiality of all Bank documents and/or information as well as everything related to the Bank and the implementation of the Committee's duties. The classification of confidentiality of Bank documents and/or information refers to internal provisions and applicable laws and regulations.
b. The obligation to keep confidential also applies if the term of office as a member of the Audit Committee or term of office as a member of the Board of Commissioners at the Bank ends.

Komposisi Anggota Komite Audit

Komposisi Komite Audit wajib wajib memenuhi ketentuan sebagai berikut:

1. Komite Audit sekurang-kurangnya terdiri dari 3 (tiga) orang yang berasal dari Komisaris Independen dan Pihak Independen.
2. Komposisi keanggotaan Komite Audit paling kurang 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 1 (satu) orang Pihak Independen Non Komisaris yang memiliki keahlian di bidang keuangan atau akuntansi, dan 1 (satu) orang Pihak Independen Non Komisaris yang memiliki keahlian di bidang hukum atau perbankan.
3. Keahlian Anggota Komite Audit yang berasal dari Pihak Independen dibuktikan paling sedikit dengan kepemilikan sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab Komite.
4. Anggota Direksi Bank maupun Bank lain dilarang menjadi anggota Komite Audit.
5. Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Audit paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Audit.
6. Ketua Komite Audit hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya.
7. Dalam melaksanakan tugas sehari-hari Komite dapat dibantu oleh staf dan atau Sekretaris Komite yang ditunjuk berdasarkan keputusan rapat Komite Audit.

Pada tahun 2025, komposisi Komite Audit berjumlah 3 (tiga) orang yang terdiri dari 1 (satu) orang Ketua yang berasal dari Komisaris Independen Bank dan 2 (dua) orang anggota yang berasal dari pihak independen. Adapun komposisi anggota Komite Audit Bank di tahun 2025 adalah sebagai berikut:

Composition of Audit Committee Members

The composition of the Audit Committee must meet the following provisions:

1. The Audit Committee consists of at least 3 (three) members from Independent Commissioners and Independent Parties.
2. The composition of the Audit Committee membership is at least 1 (one) Independent Commissioner as Chair and member, 1 (one) Independent Non-Commissioner who has expertise in the field of finance or accounting, and 1 (one) Independent Non- Commissioner who has expertise in the field of law or banking.
3. The expertise of Audit Committee Members who come from Independent Parties is proven at least by having a competency certificate that supports the implementation of the Committee's functions and responsibilities.
4. Members of the Board of Directors of Banks or other Banks are prohibited from becoming members of the Audit Committee.
5. Independent Commissioners and Independent Parties who are members of the Audit Committee constitute at least 51% (fifty one percent) of the total members of the Audit Committee.
6. The Head of the Audit Committee can only hold the same position as a Head of Committee for a maximum of 1 (one) other Committee.
7. In carrying out the daily duties of the Committee, the Committee can be assisted by staff and/or the Committee Secretary appointed based on the decision of the Audit Committee meeting.

In 2025, the Audit Committee will consist of 3 (three) members, consisting of 1 (one) Chairperson from the Bank's Independent Commissioners and 2 (two) members from independent parties. The composition of the Bank's Audit Committee in 2025 is as follows:

Susunan Komite Audit per 31 Desember 2025
Composition of the Audit Committee as of December 31, 2025

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Aviliani	Ketua Chairwoman	Surat Keputusan No. SK: 072/DIRAB/24 tanggal 2 September 2024 tentang Penetapan Struktur Keanggotaan Komite Audit. Decision Letter No. SK: 072/DIRAB/24 dated September 2, 2024 concerning Determination of the Audit Committee Membership Structure.	Mengikuti masa jabatan sebagai Dewan Komisaris Following the term of office as the Board of Commissioner	
Siswandi Pujo	Anggota Member	Surat Keputusan No. SK: 072/DIRAB/24 tanggal 2 September 2024 tentang Penetapan Struktur Keanggotaan Komite Audit. Decision Letter No. SK: 072/DIRAB/24 dated September 2, 2024 concerning Determination of the Audit Committee Membership Structure.	2 tahun 2 years	
Lista Irna	Anggota Member	Surat Keputusan No. SK: 072/DIRAB/24 tanggal 2 September 2024 tentang Penetapan Struktur Keanggotaan Komite Audit. Decision Letter No. SK: 072/DIRAB/24 dated September 2, 2024 concerning Determination of the Audit Committee Membership Structure.	2 tahun 2 years	

AVILIANI

Ketua Komite Audit/Komisaris Utama Independen
Chairwoman of the Audit Committee/Independent President Commissioner

Profil Aviliani selaku Ketua Komite Audit/Komisaris Utama Independen dapat dilihat pada bagian Profil Dewan Komisaris dalam Bab Profil Perusahaan Laporan Tahunan ini.

Aviliani's profile as Chair of the Audit Committee/Independent Main Commissioner can be seen in the Profile of the Board of Commissioners section in the Company Profile Chapter of this Annual Report.

SISWANDI PUJO SASONGKO

Anggota Komite Audit
Member of Audit Committee



Kewarganegaraan Citizenship	**Indonesia** Indonesian
Usia Age	**58 tahun** 58 years old
Kelahiran Place and Date of Birth	**Madiun, 24 April 1967** Madiun, April 24, 1967
Domisili Domicile	**Pamulang, Tangerang Selatan, Banten** Pamulang, South Tangerang, Banten

Riwayat Pendidikan | Educational Background

S1 Akuntansi

Bachelor's Degree in Accounting

Riwayat Pekerjaan | Employment History

- Fraud Banking Investigation Bank Mega, 2012 - 2022
- Audit Bank Mega, 1992 - 2012
- Staf Akuntansi Bank Karman, 1991 — 1992

- Fraud Banking Investigation at Bank Mega, 2012 - 2022
- Audit at Bank Mega, 1992 - 2012
- Accounting Staff at Bank Karman, 1991 - 1992

Pendidikan dan/atau Sertifikasi Profesi yang Berlaku | Applicable Education and/or Professional Certification

- Sertifikasi Risk Management Jenjang 7 — LSPP

- Risk Management Level 7 — LSPP Certification

LISTA IRNA

Anggota Komite Audit
Member of Audit Committee



Kewarganegaraan Citizenship	**Indonesia** Indonesian
Usia Age	**58 tahun** 58 years old
Kelahiran Place and Date of Birth	**Riau, 15 Oktober 1967** Riau, October 15, 1967
Domisili Domicile	**DKI Jakarta**

Riwayat Pendidikan | Educational Background

S2 MBA, Swiss German University (2005)

Master's Degree in Business Administration, Swiss German University (2005)

Riwayat Pekerjaan | Employment History

- Bank Mandiri, 2016-2020
- RaboBank dan LPPI, 2016
- Bank Danamon, 2010-2016

- Bank Mandiri, 2016-2020
- RaboBank dan LPPI, 2016
- Bank Danamon, 2010-2016

Pendidikan dan/atau Sertifikasi Profesi yang Berlaku | Applicable Education and/or Professional Certification

- Sertifikasi Risk Management Jenjang 7 — LSPP

- Risk Management Level 7 — LSPP Certification

Tugas dan Tanggung Jawab Komite Audit

Dalam menjalankan fungsinya, Komite Audit senantiasa melaksanakan fungsinya secara independen. Adapun tugas dan tanggung jawab Komite Audit, meliputi:

1. Memastikan kecukupan dan integritas pengendalian internal dan sistem informasi manajemen terkait;
2. Melakukan penelaahan dan memastikan kesesuaian dengan standar akuntansi keuangan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank;
3. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank;
4. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Auditor Eksternal atas jasa yang diberikannya;
5. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Auditor Eksternal yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa;
6. Melakukan penelaahan atas pelaksanaan tugas pemeriksaan oleh Satuan Kerja Audit Internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan Satuan Kerja Audit Internal;

Duties and Responsibilities of Audit Committee

In performing its functions, the Audit Committee consistently carries out its functions independently. The following are duties and responsibilities of the Committee:

1. Ensure the adequacy and integrity of internal controls and related management information systems;
2. Review and ensure compliance with financial accounting standards for financial information that will be released by the Bank to the public and/or authorities, including financial reports, projections and other reports related to the Bank's financial information;
3. Review compliance with laws and regulations relating to Bank activities;
4. Provide independent opinions in the event of differences of opinion between management and the External Auditor regarding the services provided;
5. Provide recommendations to the Board of Commissioners regarding the appointment of an External Auditor based on independence, scope of assignment and compensation for services;
6. Review the implementation of audit duties by the Internal Audit Work Unit and supervise the implementation of follow up actions by the Board of Directors regarding the findings of the Internal Audit Work Unit;

7. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Auditor Eksternal dan hasil pemeriksaan OJK/BI;
8. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank;
9. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank;
10. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal dan memastikan bahwa laporan pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal yang ditandatangani ditandatangani oleh Direktur Utama dan Komisaris Utama disampaikan kepada OJK paling lambat 10 (sepuluh) hari kerja setelah tanggal pengangkatan atau pemberhentian Kepala Satuan Kerja Audit Internal;
11. Dalam pelaksanaan fungsi audit internal, Komite Audit bertanggung jawab:
    a. memantau dan mengkaji efektivitas pelaksanaan audit internal;
    b. mengevaluasi kinerja Satuan Kerja Audit Internal;
    c. memastikan Satuan Kerja Audit Internal melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal dan Otoritas Jasa Keuangan;
    d. memastikan Satuan Kerja Audit Internal bekerja secara independen;
    e. memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup dan anggaran Satuan Kerja Audit Internal;
    f. meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, fraud, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh Satuan Kerja Audit Internal;
    g. memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Satuan Kerja Audit Internal secara keseluruhan serta penghargaan kinerja; dan
    h. memastikan Satuan Kerja Audit Internal menjunjung tinggi integritas dalam pelaksanaan tugas.
12. Komite Audit wajib memastikan bahwa laporan khusus mengenai setiap temuan audit internal yang diperkirakan dapat membahayakan kelangsungan usaha Bank yang ditandatangani oleh Direktur Utama dan Komisaris Independen yang menjadi Ketua Komite Audit disampaikan kepada OJK paling lambat 3 (tiga) hari kerja setelah ditemukan.
13. Komite Audit wajib memastikan bahwa laporan pelaksanaan dan pokok-pokok hasil audit internal disampaikan kepada OJK secara semesteran paling lambat:
    a. tanggal 31 Juli tahun berjalan untuk semester kesatu;
    b. tanggal 31 Januari tahun berikutnya untuk semester kedua.

7. Monitor and evaluate the implementation of follow-up actions by the Board of Directors regarding the findings of the External Auditor and the results of OJK/BI audits;
8. Review complaints related to the Bank's accounting and financial reporting processes;
9. Review and provide advice to the Board of Commissioners regarding potential conflicts of interest of the Bank;
10. Provide recommendations to the Board of Commissioners regarding the appointment and dismissal of the Head of the Internal Audit Work Unit and ensure that the report on the appointment and dismissal of the Head of the Internal Audit Work Unit signed by the President Director and President Commissioner is submitted to the OJK no later than 10 (ten) working days after the date appointment or dismissal of the Head of the Internal Audit Work Unit;
11. In implementing the internal audit function, the Audit Committee is responsible for:
    a. monitoring and reviewing the effectiveness of internal audit implementation;
    b. evaluating the performance of the Internal Audit Work Unit;
    c. ensuring that the Internal Audit Work Unit communicates with the Board of Directors, Board of Commissioners, external auditors and the Financial Services Authority;
    d. ensuring that the Internal Audit Work Unit works independently;
    e. providing recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope and budget of the Internal Audit Work Unit;
    f. reviewing audit reports and ensuring that the Board of Directors takes necessary corrective action quickly to address control weaknesses, fraud, compliance issues with policies, laws and regulations, or other problems identified and reported by the Internal Audit Work Unit;
    g. providing recommendations to the Board of Commissioners regarding the provision of annual remuneration for the Internal Audit Work Unit as a whole as well as performance awards; and
    h. ensuring that the Internal Audit Work Unit upholds integrity in carrying out its duties.
12. The Audit Committee is obliged to ensure that a special report regarding any internal audit findings that are expected to compromise the Bank's business continuity, signed by the President Director and Independent Commissioner who is the Chair of the Audit Committee, is submitted to the OJK no later than 3 (three) working days after the discovery.
13. The Audit Committee is obliged to ensure that the implementation report and main points of internal audit results are submitted to the OJK on a semi-annual basis no later than:
    a. July 31 of the current year for the first semester;
    b. January 31 of the following year for the second semester.

14. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja Satuan Kerja Audit Internal. Komite Audit wajib memastikan bahwa laporan hasil kaji ulang pihak eksternal yang independen yang ditandatangani oleh Direktur Utama dan Komisaris Utama disampaikan kepada OJK paling lambat 2 (dua) bulan setelah periode pengkajian berakhir;
15. Melakukan pertemuan secara berkala dengan unit-unit kerja terkait guna membahas hal-hal yang berada dalam lingkup pengawasannya;
16. Menyusun Piagam Kerja Komite Audit dan melakukan reviu sesuai kebutuhan paling kurang 2 (dua) tahun sekali;
17. Melaporkan hasil pemantauan dan penelaahan secara berkala, serta memberi masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris;
18. Ketua Komite Audit bertugas dan bertanggung jawab untuk melakukan koordinasi atas seluruh kegiatan Komite untuk memenuhi tujuan Komite sesuai dengan pembentukannya;
19. Ketua dan anggota Komite Audit bertanggung jawab untuk hal-hal sebagai berikut:
    a. Menentukan rencana kerja tahunan.
    b. Menentukan jadwal rapat tahunan.
    c. Membuat laporan berkala mengenai kegiatan Komite serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris.
    d. Menunjuk anggota Komite Audit non Dewan Komisaris atau menunjuk pihak ketiga lainnya sebagai sekretaris Komite untuk mencatat Rapat Komite dan membuat Risalah Rapat Komite.
    e. Menghadiri rapat.
    f. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan Rapat Komite.

Wewenang Komite Audit

Dalam melaksanakan tugasnya, Komite memiliki wewenang sebagai berikut:

1. Melakukan komunikasi dengan Kepala Unit Kerja, pihak-pihak lain di Bank dan auditor eksternal untuk memperoleh informasi, klarifikasi serta meminta dokumen dan laporan yang diperlukan.
2. Mengakses catatan atau informasi tentang pegawai, dana, aset serta sumber daya perusahaan lainnya yang berkaitan dengan pelaksanaan tugasnya.
3. Memperoleh Laporan Keuangan, Laporan Audit dan laporan lainnya terkait penerapan pengendalian internal Bank.
4. Mendapatkan masukan dan atau saran dari pihak luar Bank yang berkaitan dengan tugasnya.
5. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

14. Provide recommendations to the Board of Commissioners regarding the appointment of an independent quality controller from an external party to review the performance of the Internal Audit Work Unit. The Audit Committee is obliged to ensure that the independent external party review report signed by the President Director and President Commissioner is submitted to the OJK no later than 2 (two) months after the review period ends;
15. Hold regular meetings with related work units to discuss matters within the scope of their supervision;
16. Develop an Audit Committee Work Charter and conduct a review as needed at least once every 2 (two) years;
17. Report the results of monitoring and reviews periodically, as well as provide input on matters that need the attention of the Board of Commissioners;
18. The Head of the Audit Committee is tasked with and responsible for coordinating all Committee activities to fulfill the Committee's objectives in accordance with its formation;
19. The Head and members of the Audit Committee are responsible for the following matters:
    a. Determining the annual work plan.
    b. Determining the annual meeting schedule.
    c. Making periodic reports regarding Committee activities and matters deemed necessary for the attention of the Board of Commissioners.
    d. Appointing non-Board of Commissioners Audit Committee members or appoint other third parties as Committee secretaries to record Committee Meetings and prepare Minutes of Committee Meetings.
    e. Attending meetings.
    f. Playing an active role and contribute to every Committee Meeting activity.

Authority of the Audit Committee

In performing its duties, the Committee is authorized to:

1. Communicate with the Head of Work Unit and other parties at the Bank to obtain information, clarification and request necessary documents and reports.
2. Access records or information about employees, funds, assets and other company resources related to the implementation of their duties.
3. Obtain Financial Reports, Audit Reports and other reports related to the implementation of the Bank's internal controls.
4. Obtain input and/or suggestions from parties outside the Bank related to their duties.
5. Carry out other authorities granted by the Board of Commissioners.

Independensi Komite Audit

Seluruh anggota Komite Audit wajib memberikan pernyataan independensi yang diperbarui secara berkala setiap tahunnya. Pernyataan independensi Komite Audit disusun sesuai POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit Pasal 7, terkait persyaratan Keanggotaan dan Masa tugas Komite Audit.

Independence of the Audit Committee

All members of the Audit Committee are required to provide an independence statement that is updated annually. The Audit Committee's independence statement is prepared in accordance with Article 7 of POJK No. 55/POJK.04/2015 concerning the Establishment and Guidelines for the Implementation of the Work of the Audit Committee, regarding the requirements for Audit Committee Membership and Term of Office.

Aspek Independensi Independence Aspect	Aviliani	Siswandi Pujo Sasongko	Lista Irna
Tidak memiliki hubungan afiliasi dengan Pemegang Saham, Dewan Komisaris, serta Direksi. Has no affiliation with the Shareholders, the Board of Commissioners, and the Board of Directors.	✓	✓	✓
Tidak memiliki hubungan usaha secara langsung dan tidak langsung dengan perusahaan. Has no direct or indirect business relationship with the Company.	✓	✓	✓
Tidak memiliki hubungan kepengurusan dengan perusahaan. Has no management relationship with the Company.	✓	✓	✓
Tidak memiliki saham langsung maupun tidak langsung di perusahaan. Does not own direct or indirect shares in the Company.	✓	✓	✓

Keterangan | Description:
✓ = ada | has relationship
✗ = tidak ada | has no relationship

Rapat Komite Audit

Berdasarkan piagam yang dimiliki, Komite Audit dapat melaksanakan rapat sekurang-kurangnya sebanyak 1 (satu) kali dalam 1 (satu) bulan. Rapat Komite Audit juga dapat dihadiri oleh anggota Dewan Komisaris, Direksi, atau Auditor Eksternal Bank apabila diperlukan. Di tahun 2025, Komite Audit telah menyelenggarakan rapat sebanyak 28 Kali. Adapun frekuensi kehadiran dan rincian agenda pembahasan rapat Komite Audit dapat dilihat sebagai berikut:

Audit Committee Meeting

Based on its charter, the Audit Committee may hold meetings at least once a month. Audit Committee meetings may also be attended by members of the Board of Commissioners, Board of Directors, or the Bank's External Auditor, if necessary. In 2025, the Audit Committee held 28 meetings. The frequency of attendance and detailed agenda items for Audit Committee meetings are as follows:

Nama Name	Jabatan Position	Jumlah Kehadiran Rapat Total Meeting Attendance
Aviliani	Ketua Komite Audit Head of Audit Committee	28 (100%)
Siswandi Pujo Sasongko	Anggota Komite Audit Member of Audit Committee	28 (100%)
Lista Irna	Anggota Komite Audit Member of Audit Committee	28 (100%)

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
1	15 Januari 2025 January 15, 2025	Penerapan Strategi *Anti fraud* semester II Tahun 2024 Implementation of Anti-fraud Strategy in the Second Semester of 2024	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
2	22 Januari 2025 January 22, 2025	Pembahasan Pokok-Pokok Hasil Audit Semester II 2024 Discussion of the Main Results of the Second Semester 2024 Audit Results	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
3	3 Februari 2025 February 3, 2025	Pembahasan CKPN Discussion of CKPN	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
4	19 Februari 2025 February 19, 2025	*Update Meeting* SLIK SLIK Meeting Update	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
5	24 Februari 2025 February 24, 2025	*Update* Aktivitas IT *Security* IT Security Activity Update	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
6	10 Maret 2025 March 10, 2025	Pembahasan *Performance* Laporan Keuangan per 31 Desember 2024 (Internal) Discussion of Financial Report Performance as of December 31, 2024 (Internal)	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
7	17 Maret 2025 March 17, 2025	Pembahasan Surat Pengunduran Diri Kepala SKAI Allo Bank Discussion of the Resignation Letter of the Head of SKAI Allo Bank	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
8	23 April 2025 April 23, 2025	Pembahasan *Update* Temuan Audit Q1 2025 Discussion of Q1 2025 Audit Findings Update	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
9	28 April 2025 April 28, 2025	Pembahasan Kinerja Keuangan Q1 2025 Discussion of Q1 2025 Financial Performance	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
10	21 Mei 2025 May 21, 2025	Pembahasan Tindak Lanjut Laporan Hasil Audit Terkait *Pay Later* dan *Instant Cash* Discussion of Follow-Up to the Audit Report Regarding Pay Later and Instant Cash	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
11	26 Mei 2025 May 26, 2025	Pembahasan *Update* Kasus *Fraud* Fraud Case Update Discussion	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
12	16 Juni 2025 June 16, 2025	Pembahasan *Financial Performance* Bulan Mei 2025 Discussion of Financial Performance for May 2025	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
13	23 Juni 2025 June 23, 2025	Pembahasan *Draft* Laporan Pokok-Pokok Hasil Audit Discussion of Draft Report on Principal Audit Results	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
14	2 Juli 2025 July 2, 2025	Pembahasan *Draft* Laporan Strategi *Anti Fraud* Discussion of the Draft Anti-Fraud Strategy Report	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
15	16 Juli 2025 July 16, 2025	Pembahasan Laporan Kinerja Keuangan Q2 2025 Discussion of Q2 2025 Financial Performance Report	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
16	16 Juli 2025 July 16, 2025	Pembahasan Update Penerapan Pengendalian Internal Dalam Proses Pelaporan Keuangan Bank (Sesuai POJK 15 Tahun 2024) Discussion of the Update on the Implementation of Internal Control in Bank Financial Reporting Processes (In Accordance with POJK 15 of 2024)	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
17	11 Agustus 2025 August 11, 2025	Pembahasan Kinerja Keuangan Bulan Juli 2025 Discussion of Financial Performance for July 2025	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
18	11 Agustus 2025 August 11, 2025	Pembahasan *Update Pipeline Treasury* Discussion of Treasury Pipeline Update	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
19	15 September 2025 September 15, 2025	Pembahasan Kinerja Keuangan Bulan Agustus 2025 Discussion of Financial Performance for August 2025	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
20	22 September 2025 September 22, 2025	Pembahasan Progress Penunjukkan AP dan/atau KAP Tahun Buku 2025 Discussion of the Progress of Appointing AP and/or KAP for the Fiscal Year 2025	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
21	13 Oktober 2025 October 13, 2025	Pembahasan Laporan Kinerja Keuangan Q3 2025 Discussion of the Q3 2025 Financial Performance Report	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
22	22 Oktober 2025 October 22, 2025	Pembahasan Perkembangan Audit Internal Q3 2025 Discussion of Internal Audit Developments Q3 2025	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
23	27 Oktober 2025 October 27, 2025	Pembahasan Perkembangan *Anti Fraud* Q3 2025 Discussion of Anti-Fraud Development of Q3 2025	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
24	10 November 2025 November 10, 2025	*Kick Off Meeting* KAP Tahun Buku 2025 KAP Kick Off Meeting for Fiscal Year 2025	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
25	10 November 2025 November 10, 2025	Pembahasan Pengunduran Diri PLT. *Internal Audit Division Head* (Kepala SKAI) Discussion of the Resignation of the Acting Head of Internal Audit Division (Head of SKAI)	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
26	19 November 2025 November 19, 2025	Pembahasan Kinerja Keuangan Bulan Oktober 2025 Discussion of Financial Performance for October 2025	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
27	19 November 2025 November 19, 2025	Pembahasan Penunjukan *Act. Internal Audit Division Head* (PLT Kepala SKAI) Discussion on the Appointment of Acting Internal Audit Division Head (Acting Head of SKAI)	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna
28	15 Desember 2025 December 15, 2025	Pembahasan *Financial Performance* Bulan November 2025 Discussion of Financial Performance for November 2025	1. Aviliani 2. Siswandi Pujo Sasongko 3. Lista Irna

Peningkatan Kompetensi Komite Audit

Bank senantiasa memfasilitasi seluruh anggota Komite Audit untuk mengikuti program pengembangan kompetensi yang dapat mengoptimalkan seluruh tugasnya dan tetap relevan dengan kondisi dan dinamika bisnis yang terjadi. Informasi mengenai peningkatan kompetensi Komite Audit sepanjang tahun 2025 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Laporan Pelaksanaan Tugas Komite Audit

Di tahun 2025, Komite Audit telah melaksanakan tugas dan tanggung jawabnya melalui penyampaian saran/rekomendasi serta sejumlah kegiatan, antara lain:

1. Melakukan kajian terhadap akuntabilitas dan transparansi laporan keuangan.
2. Melakukan kajian terhadap pengendalian internal, termasuk efektivitas pencegahan, deteksi, dan investigasi fraud dan tata kelola teknologi informasi, perlindungan data, dan cyber security.
3. Penyampaian dan implementasi rencana kerja Komite Audit selama Tahun 2025.
4. Menyampaikan laporan evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan.
5. Memberikan rekomendasi atas penggantian *Internal Audit Division Head* (Kepala Satuan Kerja Audit Internal).
6. Memberikan rekomendasi mengenai Penunjukan Akuntan Publik dan Kantor Akuntan Publik.

Competency Development of Audit Committee

The Bank consistently facilitates all Audit Committee members to participate in competency development programs that optimize their duties and remain relevant to current business conditions and dynamics. Information on the Audit Committee's competency development throughout 2025 is presented in the Company Profile section of this Annual Report.

Audit Committee Duty Implementation Report

In 2025, the Audit Committee has carried out its duties and responsibilities by submitting suggestions/recommendations and carrying out a number of activities, including:

1. Reviewing the accountability and transparency of financial reports.
2. Reviewing internal controls, including the effectiveness of fraud prevention, detection, investigation, information technology governance, data protection, and cybersecurity.
3. Submitting the Audit Committee's work plan for 2025.
4. Submitting the Audit Committee's evaluation report on the Implementation of the Provision of Audit Services for Annual Historical Financial Information.
5. Providing recommendations on the change of Internal Audit Division (Head of Internal Audit Work Unit).
6. Providing recommendations regarding the appointment of public accountants and public accounting firms.

Komite Pemantau Risiko
Risk Oversight Committee

Komite Pemantau Risiko merupakan komite yang bertugas untuk membantu Dewan Komisaris dalam menjalankan fungsi pengawasan, khususnya evaluasi terhadap kepatuhan antara kebijakan dan parameter manajemen risiko dengan implementasinya.

Dasar Hukum

Pembentukan Komite Pemantau Risiko berpedoman dan berlandaskan kepada peraturan perundang-undangan yang berlaku serta best practices yang diterapkan di lembaga perbankan di Indonesia, termasuk:

1. Peraturan Otoritas Jasa Keuangan ("POJK") No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
2. POJK No. 17/POJK.03/2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
4. POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
5. POJK No. 38/POJK.03/2016 tanggal 14 Desember 2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.
6. Anggaran Dasar Bank.

Tujuan Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk sesuai dengan ketentuan OJK dengan tujuan untuk membantu fungsi pengawasan Dewan Komisaris terkait:

1. Evaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank.
2. Pemantauan dan evaluasi pelaksanaan tugas komite manajemen risiko dan satuan kerja manajemen risiko.
3. Memberikan rekomendasi guna menjaga kualitas penerapan manajemen risiko.

The Risk Oversight Committee is a committee tasked with assisting the Board of Commissioners in carrying out its supervisory function, particularly evaluating compliance between risk management policies and parameters and their implementation.

Legal Basis

The establishment of the Risk Oversight Committee is guided by and based on applicable laws and regulations and best practices implemented in banking institutions in Indonesia, including:

1. Financial Services Authority Regulation ("POJK") No. 33/POJK.04/2014 dated December 8, 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
2. POJK No. 17/POJK.03/2023 dated September 14, 2023 concerning Implementation of Governance for Conventional Bank.
3. SEOJK No. 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Conventional Bank.
4. POJK No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Conventional Bank.
5. POJK No. 38/POJK.03/2016 dated December 14, 2016 concerning the Implementation of Risk Management in the Use of Information Technology by Conventional Bank.
6. Bank Articles of Association.

Purpose of Establishing a Risk Oversight Committee

The Risk Oversight Committee was established in accordance with the provisions of the Financial Services Authority. The committee aims to assist the supervisory function of the Board of Commissioners regarding:

1. Evaluating compliance between risk management policies and parameters and their implementation.
2. Providing recommendations to maintain the quality of risk management implementation.
3. Improving the overall control environment.

Pedoman Kerja: Piagam Komite Pemantau Risiko

Komite Pemantau Risiko telah memiliki pedoman kerja yang ditetapkan dalam Piagam Komite Pemantau Risiko. Piagam tersebut mengatur mengenai tugas dan tanggung jawab Komite, wewenang, struktur keanggotaan, persyaratan keanggotaan, mekanisme kerja, etika, waktu kerja, dan mekanisme rapat.

Masa Tugas dan Kompensasi

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

2. Masa tugas anggota Komite Pemantau Risiko yang berasal dari Pihak Independen Non Komisaris paling lama 3 (tiga) tahun dan dapat diperpanjang 1 (satu) kali selama 2 (dua) tahun masa tugas dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan sewaktu-waktu.

3. Apabila anggota Dewan Komisaris yang menjadi Ketua Komite Pemantau Risiko berhenti sebelum masa tugasnya sebagai Komisaris Bank, maka Ketua Komite Pemantau Risiko digantikan oleh Komisaris Independen lainnya.

4. Apabila masa tugas sebagai Dewan Komisaris berakhir, maka berakhir pula masa tugasnya sebagai Anggota Komite Pemantau Risiko.
5. Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen Non Komisaris diberi honorarium bulanan yang jumlahnya ditetapkan oleh Dewan Komisaris dengan tetap mengacu pada ketentuan perundangan.

Keanggotaan Komite Pemantau Risiko

Ketentuan keanggotaan Komite Pemantau Risiko Bank ditetapkan sebagai berikut:
1. Komite Pemantau Risiko sekurang-kurangnya terdiri dari 3 (tiga) orang yang berasal dari Komisaris Independen.

2. Komposisi keanggotaan Komite Pemantau Risiko paling kurang 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 1 (satu) orang Pihak Independen Non Komisaris yang memiliki keahlian di bidang keuangan, dan 1 (satu) orang Pihak Independen Non Komisaris yang memiliki keahlian di bidang manajemen risiko.
3. Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang keuangan dalam hal memenuhi kriteria:
   a. Memiliki pengetahuan di bidang ekonomi, bidang keuangan dan/atau bidang perbankan.
   b. Memiliki pengalaman kerja paling sedikit 5 (lima) tahun di bidang ekonomi, bidang keuangan, dan/atau bidang perbankan.

Work Guidelines: Charter of the Risk Oversight Committee

The Risk Oversight Committee has work guidelines set out in the Risk Oversight Committee Charter. The charter regulates the duties and responsibilities of the Committee, authority, membership structure, membership requirements, work mechanisms, ethics, working hours and meeting mechanisms.

Term of Office and Compensation

1. The term of office of members of the Risk Oversight Committee may not be longer than the term of office of the Board of Commissioners as regulated in the Articles of Association and may be re-elected for 1 (one) subsequent period.
2. The term of office of members of the Risk Oversight Committee who come from Independent Non-Commissioner Parties is a maximum of 3 (three) years and can be extended 1 (one) time for a period of 2 (two) years without reducing the right of the Board of Commissioners to dismiss at any time.
3. If the member of the Board of Commissioners who is the Chair of the Risk Oversight Committee resigns before his term of office as Bank Commissioner, then the Chair of the Risk Oversight Committee will be replaced by another Independent Commissioner.
4. If the term of service as a member of the Board of Commissioners ends, the term of duty as a Member of the Risk Oversight Committee also ends.
5. Members of the Risk Oversight Committee who come from Independent Non-Commissioner Parties are given a monthly honorarium whose amount is determined by the Board of Commissioners while still referring to the applicable statutory provisions.

Membership of Risk Oversight Committee

The provisions for membership of the Bank Risk Oversight Committee are determined as follows:
1. The Risk Oversight Committee consists of at least 3 (three) people from Independent Commissioners and Independent Parties.
2. The composition of the Risk Oversight Committee membership comprises at least 1 (one) Independent Commissioner as Chair and member, 1 (one) Independent Non-Commissioner who has expertise in the field of finance, and 1 (one) Independent Non-Commissioner who has expertise in the field of risk management.
3. Members of the Risk Oversight Committee who come from Independent Parties are considered to have expertise in the financial sector in terms of meeting the following criteria:
   a. Have knowledge in the field of economics, finance and/or banking.
   b. Have work experience of at least 5 (five) years in the field of economics, finance, and/or banking.

4. Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang manajemen risiko dalam hal memenuhi kriteria:
   a. Wajib memiliki sertifikat manajemen risiko sebagaimana yang berlaku bagi Direksi;
   b. Memiliki sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab Komite.
5. Anggota Direksi Bank maupun Bank lain dilarang menjadi anggota Komite Pemantau Risiko.
6. Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Pemantau Risiko paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Pemantau Risiko.
7. Ketua Komite Pemantau Risiko hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya.
8. Dalam melaksanakan tugas sehari-hari Komite dapat dibantu oleh staf dan atau Sekretaris Komite yang ditunjuk berdasarkan keputusan rapat Komite Pemantau Risiko.

4. Members of the Risk Oversight Committee who are Independent Parties are considered to have expertise in the field of risk management in terms of meeting the following criteria:
   a. Must have a risk management certificate as applicable to the Board of Directors;
   b. Have a competency certificate that supports the implementation of the Committee's functions and responsibilities.
5. Members of the Board of Directors of the Bank or other Banks are prohibited from becoming members of the Risk Oversight Committee.
6. Independent Commissioners and Independent Parties who are members of the Risk Oversight Committee constitute at least 51% (fifty one percent) of the total members of the Risk Oversight Committee.
7. The Head of the Risk Oversight Committee can only hold the same position as Committee Chair in a maximum of 1 (one) other Committee.
8. In carrying out its daily duties, the Committee may be assisted by staff and/or the Committee Secretary appointed based on the decision of the Risk Oversight Committee meeting.

Komposisi Anggota Komite Pemantau Risiko

Di tahun 2025, komposisi Komite Pemantau Risiko Bank mengalami perubahan dengan rincian sebagai berikut:

Composition of Risk Oversight Committee

In 2025, the composition of Risk Oversight Committee underwent changes with details as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Service	Periode Jabatan Period
Rosmaya	Ketua Chairperson	Surat Keputusan No. SK: 073/DIRAB/24 tanggal 2 September 2024 tentang Penetapan Struktur Keanggotaan Komite Pemantau Risiko Decree No. SK: 073/DIRAB/24 dated September 2, 2024 concerning the Determination of the Membership Structure of the Risk Oversight Committee	Mengikuti masa jabatan sebagai Dewan Komisaris Following the term of office of the Board of Commissioners	
Siswandi Pujo Sasongko	Anggota Member	Surat Keputusan No. SK: 073/DIRAB/24 tanggal 2 September 2024 tentang Penetapan Struktur Keanggotaan Komite Pemantau Risiko Decree No. SK: 073/DIRAB/24 dated September 2, 2024 concerning the Determination of the Membership Structure of the Risk Oversight Committee	2 tahun 2 years	
Lista Irna	Anggota Member	Surat Keputusan No. SK: 073/DIRAB/24 tanggal 2 September 2024 tentang Penetapan Struktur Keanggotaan Komite Pemantau Risiko Decree No. SK: 073/DIRAB/24 dated September 2, 2024 concerning the Determination of the Membership Structure of the Risk Oversight Committee	2 tahun 2 years	

ROSMAYA

● **Ketua Komite Pemantau Risiko/Komisaris Independen**
Head of Risk Oversight Committee/Independent Commissioner

Profil Rosmaya selaku Ketua Komite Pemantau Risiko/Komisaris Independen dapat dilihat pada bagian Profil Dewan Komisaris dalam Bab Profil Perusahaan Laporan Tahunan ini.

Rosmaya's profile as Chair of the Risk Oversight Committee/ Independent Commissioner can be seen in the Board of Commissioners Profile section in the Company Profile Chapter of this Annual Report.

SISWANDI PUJO SASONGKO

Anggota Komite Pemantau Risiko
Member of Risk Oversight Committee

Profil Siswandi Pujo Sasongko selaku anggota Komite Pemantau Risiko dapat dilihat pada bagian Profil Anggota Komite Audit dalam Bab Tata Kelola Perusahaan Laporan Tahunan ini.

The profile of Siswandi Pujo Sasongko as a member of the Risk Oversight Committee can be seen in the Profile of Audit Committee Members section in the Corporate Governance Chapter of this Annual Report.

LISTA IRNA

Anggota Komite Pemantau Risiko
Member of Risk Oversight Committee

Profil Lista Irna selaku anggota Komite Pemantau Risiko dapat dilihat pada bagian Profil Anggota Komite Audit dalam Bab Tata Kelola Perusahaan Laporan Tahunan ini.

The profile of Lista Irna as a member of the Risk Oversight Committee can be seen in the Profile of Audit Committee Members section in the Corporate Governance Chapter of this Annual Report.

Tugas dan Tanggung Jawab Komite Pemantau Risiko
Duties and Responsibilities of Risk Oversight Committee

Dalam menjalankan fungsinya, Komite harus bertindak secara independen dalam melaksanakan tugas dan tanggung jawab antara lain sebagai berikut:

1. Melakukan pemantauan dan evaluasi atas:
   a. Kesesuaian antara kebijakan manajemen risiko dan kebijakan manajemen risiko terintegrasi Bank dengan pelaksanaan kebijakan tersebut.
   b. Pelaksanaan rencana kerja dan tugas Komite Manajemen Risiko, Komite Manajemen Risiko Terintegrasi, Satuan Kerja Manajemen Risiko, serta Satuan Kerja Manajemen Risiko Terintegrasi Bank.
   c. Kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko.
   d. Kepatuhan Bank terhadap Anggaran Dasar, peraturan Otoritas Pengawas Bank dan Pasar Modal, serta peraturan perundangan lainnya yang terkait dengan manajemen risiko.
2. Melakukan pemantauan dan penelaahan atas:
   a. Laporan Tingkat Kesehatan Bank berbasis risiko.
   b. Laporan lainnya terkait dengan pengelolaan 10 (sepuluh) jenis risiko yaitu Risiko Kredit, Risiko Pasar, Risiko Operasional, Risiko Likuiditas, Risiko Hukum, Risiko Kepatuhan, Risiko Reputasi, Risiko Stratejik, Risiko Transaksi Intra Group, dan Risiko Asuransi.

In carrying out its functions, the Committee must act independently in carrying out its duties and responsibilities, including the following:

1. Monitor and evaluate:
   a. Conformity between risk management policies and the Bank's integrated risk management policies with the implementation of these policies.
   b. Implementation of work plans and duties of the Risk Management Committee, Integrated Risk Management Committee, Risk Management Work Unit, and the Bank's Integrated Risk Management Work Unit.
   c. Adequacy of identification, measurement, monitoring, control processes and risk management information systems.
   d. Bank compliance with the Articles of Association, regulations of the Bank and Capital Market Supervisory Authority, as well as other laws and regulations related to risk management.
2. Monitor and review:
   a. Risk-based Bank Soundness Level Report.
   b. Other reports related to the management of 10 (ten) types of risk, namely Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Legal Risk, Compliance Risk, Reputation Risk, Strategic Risk, Intra Group Transaction Risk, and Insurance Risk.

c. Kebijakan umum perkreditan serta kewajiban lainnya yang diwajibkan Regulator untuk disampaikan kepada Dewan Komisaris oleh Direksi.

3. Memberikan rekomendasi kepada Dewan Komisaris atas:
   a. Hal-hal yang dapat mendukung peningkatan efektivitas pelaksanaan manajemen risiko di Bank.
   b. Kesesuaian antara kebijakan manajemen risiko Bank dan kebijakan manajemen risiko terintegrasi dengan pelaksanaan kebijakan tersebut.
   c. untuk memastikan bahwa Bank telah mengelola risiko-risiko secara memadai.
   d. Pelaksanaan rencana kerja dan tugas Komite Manajemen Risiko, Komite Manajemen Risiko Terintegrasi, Satuan Kerja Manajemen Risiko, serta Satuan Kerja Manajemen Risiko Terintegrasi Bank.
4. Melakukan pertemuan secara berkala dengan unit-unit kerja terkait guna membahas hal-hal yang berada dalam lingkup pengawasannya.
5. Melaporkan hasil pemantauan dan penelaahan secara berkala, serta memberi masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.
6. Menyusun Piagam Kerja Komite Pemantau Risiko dan melakukan reviu sesuai kebutuhan paling kurang 2 (dua) tahun sekali.
7. Ketua Komite Pemantau Risiko bertugas dan bertanggung jawab untuk melakukan koordinasi atas seluruh kegiatan Komite untuk memenuhi tujuan Komite sesuai dengan pembentukannya.
8. Ketua dan anggota Komite Pemantau Risiko bertanggung jawab untuk hal-hal sebagai berikut:
   a. Menentukan rencana kerja tahunan.
   b. Menentukan jadwal rapat tahunan.
   c. Membuat laporan berkala mengenai kegiatan Komite serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris.
   d. Menunjuk anggota Komite Pemantau Risiko non Dewan Komisaris atau menunjuk pihak ketiga lainnya sebagai sekretaris Komite untuk mencatat Rapat Komite dan membuat Risalah Rapat Komite.
   e. Menghadiri rapat.
   f. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan Rapat Komite.

c. General credit policies and other obligations required by the Regulator to be submitted to the Board of Commissioners by the Board of Directors.

3. Provide recommendation to the Board of Commissioners regarding:
   a. Matters that can support the improvement in the effectiveness of risk management implementation in the Bank.
   b. Conformity between the Bank's risk management policies and integrated risk management policies with the implementation of these policies.
   c. Ensure that the Bank has managed risks adequately.
   d. Implementation of work plans and duties of the Risk Management Committee, Integrated Risk Management Committee, Risk Management Work Unit, and the Bank's Integrated Risk Management Work Unit.
4. Hold regular meetings with related work units to discuss matters within the scope of their supervision.
5. Report the results of monitoring and reviews periodically, as well as provide input on matters that need the attention of the Board of Commissioners.
6. Develop a Risk Oversight Committee Work Charter and conduct reviews as needed at least once every 2 (two) years.
7. The Head of the Risk Oversight Committee is tasked and responsible for coordinating all Committee activities to fulfil the Committee's objectives in accordance with its formation.
8. The head and members of the Risk Oversight Committee are responsible for the following matters:
   a. Determine the annual work plan.
   b. Determine the annual meeting schedule.
   c. Make periodic reports regarding Committee activities and matters deemed necessary for the attention of the Board of Commissioners.
   d. Appoint non-Board of Commissioners Risk Oversight Committee members or appoint other third parties as Committee secretaries to record Committee Meetings and prepare Minutes of Committee Meetings.
   e. Attend meetings.
   f. Play an active role and contribute to every Committee Meeting activity.

Wewenang Komite Pemantau Risiko

Dalam melaksanakan tugasnya, Komite memiliki wewenang sebagai berikut:

1. Melakukan komunikasi dengan Kepala Unit Kerja dan pihak-pihak lain di Bank untuk memperoleh informasi, klarifikasi serta meminta dokumen dan laporan yang diperlukan.
2. Mengakses catatan atau informasi tentang pegawai, dana, aset serta sumber daya perusahaan lainnya yang berkaitan dengan pelaksanaan tugasnya.
3. Memperoleh Laporan Profil Risiko, Laporan Tingkat Kesehatan Bank, dan Laporan lainnya terkait penerapan manajemen risiko di Bank.
4. Mendapatkan masukan dan atau saran dari pihak luar Bank yang berkaitan dengan tugasnya.
5. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Risk Oversight Committee Authority

In performing its duties, the Committee is authorized to:

1. Communicate with the Head of Work Unit and other parties in the Bank to obtain information, clarification and request necessary documents and reports.
2. Access records or information about employees, funds, assets and other company resources related to the implementation of its duties.
3. Obtain Risk Profile Reports, Bank Health Level Reports, and other reports related to the implementation of risk management in the Bank.
4. Obtain input and/or suggestions from parties outside the Bank related to its duties.
5. Carry out other authorities granted by the Board of Commissioners.

Independensi Anggota Komite Pemantau Risiko

Anggota Komite Pemantau Risiko berasal dari pihak independen dan tidak memiliki hubungan keuangan, kepengurusan, kepemilikan dan/atau keluarga dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen Seluruh anggota Komite Pemantau Risiko telah menandatangani surat pernyataan independen yang didokumentasikan oleh Bank.

Risk Oversight Committee Independence

Members of the Risk Oversight Committee come from independent parties and do not have financial, management, ownership and/or family relationships with members of the Board of Commissioners, Board of Directors, and Controlling Shareholders or relationships with the Bank that may affect their ability to act independently. All members of the Risk Oversight Committee have signed an independent statement letter documented by the Bank.

Aspek Independensi Independence Aspect	Rosmaya	Siswandi Pujo Sasongko	Lista Irna
Tidak memiliki hubungan afiliasi dengan Pemegang Saham, Dewan Komisaris, serta Direksi. Has no affiliation with the Shareholders, the Board of Commissioners, and the Board of Directors.	✓	✓	✓
Tidak memiliki hubungan usaha secara langsung dan tidak langsung dengan perusahaan. Has no direct or indirect business relationship with the Company.	✓	✓	✓
Tidak memiliki hubungan kepengurusan dengan perusahaan. Has no management relationship with the Company.	✓	✓	✓
Tidak memiliki saham langsung maupun tidak langsung di perusahaan. Does not own direct or indirect shares in the Company.	✓	✓	✓

Keterangan | Description:
✓ = ada | has relationship
✗ = tidak ada | has no relationship

Rapat Komite Pemantau Risiko

Komite Pemantau Risiko dapat menyelenggarakan rapat sekurang-kurangnya sebanyak 1 (satu) kali dalam 1 (satu) bulan sebagaimana diatur dalam Piagam Komite Pemantau Risiko. Pada penyelenggaraannya, rapat ini dapat dihadiri oleh anggota Dewan Komisaris dan anggota Direksi apabila diperlukan. Adapun frekuensi dan rincian agenda rapat Komite Pemantau Risiko sepanjang tahun 2025 adalah sebagai berikut:

Risk Oversight Committee Meeting

The Risk Oversight Committee may hold meetings at least once a month, as stipulated in the Risk Oversight Committee Charter. These meetings may be attended by members of the Board of Commissioners and members of the Board of Directors, if necessary. The frequency and detailed agenda of Risk Oversight Committee meetings throughout 2025 are as follows:

Nama Name	Jabatan Position	Jumlah Kehadiran Rapat Total Meeting Attendance
Rosmaya	Ketua Chairperson	27 (100%)
Siswandi Pujo Sasongko	Anggota Member	27 (100%)
Lista Irna	Anggota Member	27 (100%)

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
1	8 Januari 2025 January 8, 2025	*Update* Kinerja *Vendor, Procurement* dan *Facility Management* Update on Vendor Performance, Procurement and Facility Management	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
2	15 Januari 2025 January 15, 2025	Penerapan Strategi *Anti fraud* semester II Tahun 2024 Implementation of Anti-fraud Strategy in the Second Semester of 2024	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
3	3 Februari 2025 February 3, 2025	Pembahasan CKPN Discussion of CKPN	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
4	5 Februari 2025 February 5, 2025	*Approval for February* 2025 *Funding Campaigns*	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
5	10 Februari 2025 February 10, 2025	*Update* Bank Devisa Update in Foreign Exchange Bank	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
6	12 Februari 2025 February 12, 2025	*Cyber Security Risk Limit Proposal*	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
7	17 Maret 2025 March 17, 2025	*Share Risk Culture Program*	4. Rosmaya 5. Lista Irna 6. Siswandi Pujo Sasongko
8	24 Maret 2025 March 24, 2025	*Update* VDC, Bank Devisa/Valas dan DFB Update on VDC, Foreign Exchange Bank and DFB	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
9	23 April 2025 April 23, 2025	Pembahasan Laporan *Self Assessment* Profil Risiko Q1 2025 Discussion of the Q1 2025 Risk Profile Self-Assessment Report	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
10	30 April 2025 April 30, 2025	Penyampaian Rencana Kerja *Human Capital* 2025 Submission of the 2025 Human Capital Work Plan	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
11	21 Mei 2025 May 21, 2025	Pembahasan Tindaklanjut Laporan Hasil Audit Terkait *Pay Later* dan *Instant Cash* Discussion of Follow-up to the Audit Report Regarding Pay Later and Instant Cash	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
12	26 Mei 2025 May 26, 2025	1. Pembahasan *Update* Penanganan *Collection;* 2. Pembahasan Mengenai *Support* Dari Unit Data *Analytics & Artificial Intelligent* Untuk Optimalisasi Proses *Collection* 1. Discussion of Collection Management Updates; 2. Discussion of Support from the Data Analytics and Artificial Intelligence Units to Optimize the Collection Process	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
13	16 Juni 2025 June 16, 2025	Pembahasan *Financial Performance* Bulan Mei 2025 Discussion of Financial Performance for May 2025	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
14	18 Juni 2025 June 18, 2025	Pembahasan *Update* Perkembangan *Digital Non Lending Product* Discussion of Updates on the Development of Digital Non-Lending Products	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
15	7 Juli 2025 July 7, 2025	*Policy & Procedure* (P&P) *Update*	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
16	16 Juli 2025 July 16, 2025	Pembahasan Laporan Kinerja Keuangan Q2 2025 Discussion of Q2 2025 Financial Performance Report	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
17	30 Juli 2025 July 30, 2025	Pembahasan Laporan *Self Assesment* Profil Risiko dan Tingkat Kesehatan Bank Q2 2025 Discussion of the Self-Assessment Report on Bank Risk Profiles and Health Levels Q2 2025	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
18	11 Agustus 2025 August 11, 2025	Pembahasan *Update Pipeline Treasury* Discussion of Pipeline Treasury Update	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
19	20 Agustus 2025 August 20, 2025	*Update Pipeline Funding* Pipeline Funding Update	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
20	1 September 2025 September 1, 2025	Pembahasan *Update* Portofolio dan Strategi Layanan Penanganan Komplain Nasabah *(Customer Care)* Discussion of Portfolio Updates and Customer Care Complaint Handling Service Strategy	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
21	8 September 2025 September 8, 2025	Pembahasan *Update* Portofolio & Strategi *Collection* Bulan Juli 2025 Discussion of Portfolio Update and Collection Strategy for July 2025	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
22	6 Oktober 2025 October 6, 2025	Pembahasan *Update* Perkembangan Legal di Tahun 2025 Discussion of Legal Development Updates in 2025	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
23	27 Oktober 2025 October 27, 2025	Pembahasan Laporan *Self Assessment* Profil Risiko Q3 2025 Discussion of the Q3 2025 Risk Profile Self-Assessment Report	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
24	19 November 2025 November 19, 2025	Pembahasan Kinerja Keuangan Bulan Oktober 2025 Discussion of Financial Performance for October 2025	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
25	10 Desember 2025 December 10, 2025	*Vendor Management* (Pengelolaan dan Kinerja Vendor IT/Non IT) Vendor Management (IT/Non-IT Vendor Management and Performance)	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
26	10 Desember 2025 December 10, 2025	Pembahasan *Update Legal* Tahun 2025 Discussion of the 2025 Legal Update	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko
27	22 Desember 2025 December 22, 2025	Pembahasan Pengelolaan dan *Strategic Issue Cyber Risk* Discussion of Cyber Risk Management and Strategic Issues	1. Rosmaya 2. Lista Irna 3. Siswandi Pujo Sasongko

Peningkatan Kompetensi Komite Pemantau Risiko

Bank memfasilitasi seluruh Komite Pemantau Risiko untuk mengembangkan kompetensinya dengan mengikuti program pelatihan atau sertifikasi yang dapat mendukung pelaksanaan tugasnya serta tetap relevan dengan kondisi bisnis terkini. Adapun informasi mengenai peningkatan kompetensi Komite Pemantau Risiko sepanjang tahun 2025 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Laporan Pelaksanaan Tugas Pemantau Risiko

Sepanjang tahun 2025, Komite Pemantau Risiko telah melaksanakan tugasnya melalui sejumlah kegiatan, seperti:

1. Memantau dan melakukan evaluasi terhadap delapan tipe risiko Utama Bank, bukan hanya Risiko Kredit, Risiko Operasional (khususnya *cyber security*) dan Risiko Reputasi yang dilihat material mengingat *positioning* Bank sebagai bank umum berbasis digital, namun juga risiko Risiko Likuiditas, Risiko Pasar, Risiko Hukum, Risiko Kepatuhan, Risiko Stratejik.

Competency Development of Risk Oversight Committee

The Bank facilitates the development of all Risk Oversight Committee members' competencies by participating in training or certification programs that support the implementation of their duties and remain relevant to current business conditions. Information regarding the Risk Oversight Committee's competency development throughout 2025 is presented in the Company Profile chapter of this Annual Report.

Implementation Report of Risk Oversight Committee Duties

Throughout 2025, the Risk Oversight Committee conducted the following activities:

1. Monitor and evaluate the Bank's eight main risk types. They are not only Credit Risk, Operational Risk (especially cybersecurity), and Reputational Risk, which are considered material given the Bank's positioning as a digital-based commercial bank, but also Liquidity Risk, Market Risk, Legal Risk, Compliance Risk, and Strategic Risk.

2. Memantau dan mengevaluasi kebijakan Manajemen Risiko dan kebijakan-kebijakan lain yang terkait dengan risiko Bank serta evaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaannya.
3. Memantau *Risk Appetite,* termasuk *risk appetite statement,* limit toleransi dan limit risiko sesuai dengan matrik risiko yang telah ditetapkan untuk delapan jenis risiko dan ketahanan permodalan, antara lain *Internal Capital Adequacy Assessment Process* dan pelaksanaan *stress test.*
4. Memantau permodalan Bank dengan mengaitkan tingkat risiko dengan kecukupan modal untuk mengantisipasi potensi kerugian yang dapat timbul dari aktivitas usaha Bank.
5. Melakukan evaluasi dan memberikan rekomendasi kepada Dewan Komisaris terkait pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko; serta memberikan rekomendasi terkait laporan-laporan kepada OJK seperti: Laporan Profil Risiko, Laporan Kesehatan Bank dan laporan-laporan lainnya dalam rangka memastikan kesesuaian penyampaian informasi kepada OJK atas kondisi risiko yang dihadapi Bank.
6. Memantau Tingkat Kesehatan Bank berdasarkan penilaian mandiri.

2. Monitor and evaluate Risk Management policies and other policies related to the Bank's risks, as well as evaluate the alignment between risk management policies and their implementation.
3. Monitor Risk Appetite, including risk appetite statements, tolerance limits, and risk limits in accordance with established risk matrices for the eight risk types and capital resilience, including the Internal Capital Adequacy Assessment Process and stress testing.
4. Monitor the Bank's capital by linking risk levels to capital adequacy to anticipate potential losses arising from the Bank's business activities.
5. Evaluate and provide recommendations to the Board of Commissioners regarding the implementation of the duties of the Risk Management Committee and the Risk Management Work Unit. and provide recommendations regarding reports to the Financial Services Authority (OJK), such as the Risk Profile Report, Bank Health Report, and other reports to ensure the appropriateness of information submitted to the OJK regarding the Bank's risk conditions.
6. Monitor the Bank's Health Level based on self-assessment.

Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee

Komite Remunerasi dan Nominasi adalah komite pendukung Dewan Komisaris yang bertugas untuk melakukan pengawasan dan memberikan pendapat yang independen kepada Dewan Komisaris terkait kebijakan remunerasi dan nominasi.

The Remuneration and Nomination Committee is a supporting committee of the Board of Commissioners whose task is to supervise and provide independent opinions to the Board of Commissioners regarding remuneration and nomination policies.

Dasar Hukum

Pembentukan Komite Remunerasi dan Nominasi berpedoman dan berlandaskan kepada peraturan perundang-undangan yang berlaku serta *best practices* yang diterapkan di lembaga perbankan di Indonesia, termasuk:

1. Peraturan Otoritas Jasa Keuangan ("POJK") No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
2. POJK No. 17/POJK.03/2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
4. POJK No. 34/POJK.04/2014 tanggal 8 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten Atau Perusahaan Publik.
5. Anggaran Dasar Bank.

Legal Basis

The establishment of the Remuneration and Nomination Committee is guided and based on prevailing laws and regulations, as well as best practices applied in the Indonesia's banking institutions. These include:

1. Financial S ervices Authority Regulation ("POJK") No. 33/POJK.04/2014 dated December 8, 2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies.
2. POJK No. 17/POJK.03/2023 dated September 14, 2023 concerning the Implementation of Governance for Conventional Bank.
3. SEOJK No. 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Governance for Conventional Bank.
4. POJK No. 34/POJK.04/2014 dated December 8, 2014 concerning the Nomination and Remuneration Committees for Issuers or Public Companies.
5. Bank Articles of Association.

Persyaratan Keanggotaan Komite Remunerasi dan Nominasi

1. Persyaratan umum:
   a. Memiliki integritas, akhlak dan moral yang baik.
   b. Tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan *conflict of interest* terhadap Bank.
2. Persyaratan Kompetensi:
   a. Memiliki keahlian, kemampuan, pengetahuan, dan pengalaman yang memadai yang berhubungan dengan tugas dan tanggung jawabnya.
   b. Memiliki pengetahuan yang memadai tentang Anggaran Dasar Bank, peraturan perundangan di bidang perbankan, Pasar Modal dan peraturan perundangan terkait sumber daya manusia.
   c. Bersedia meningkatkan kompetensi secara terus-menerus melalui pendidikan dan pelatihan.
3. Kerahasiaan:
   a. Anggota Komite Remunerasi dan Nominasi wajib menjaga kerahasiaan atas seluruh dokumen dan/atau informasi Bank serta segala sesuatu yang berhubungan dengan Bank dan pelaksanaan tugas Komite. Adapun pengklasifikasian kerahasiaan dokumen dan/atau informasi Bank tersebut mengacu pada ketentuan internal dan peraturan perundang-undangan yang berlaku.
   b. Kewajiban untuk merahasiakan berlaku pula apabila masa jabatan sebagai anggota Komite Remunerasi dan Nominasi maupun masa jabatan sebagai anggota Dewan Komisaris di Bank berakhir.

Pedoman Kerja: Piagam Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi telah memiliki pedoman kerja yang ditetapkan dalam Piagam Komite Remunerasi dan Nominasi. Piagam tersebut mengatur mengenai tugas dan tanggung jawab Komite, wewenang, struktur keanggotaan, persyaratan keanggotaan, mekanisme kerja, etika, waktu kerja, dan mekanisme rapat.

Masa Tugas Komite Remunerasi dan Nominasi

1. Masa tugas anggota Komite Remunerasi dan Nominasi tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar.

2. Penggantian anggota Komite Remunerasi dan Nominasi yang bukan berasal dari Dewan Komisaris dilakukan paling lambat 60 (enam puluh) hari sejak anggota Komite Remunerasi dan Nominasi dimaksud tidak dapat lagi melaksanakan fungsinya.

3. Apabila anggota Dewan Komisaris yang menjadi Ketua Komite Remunerasi dan Nominasi berhenti sebelum masa tugasnya sebagai Komisaris Bank, maka Ketua Komite

Membership Requirement for Remuneration and Nomination Committee

1. General requirements:
   a. Have integrity, good morals and morals.
   b. Have no personal interests/relationships that could give rise to a conflict of interest towards the Bank.
2. Competency Requirements:
   a. Have adequate skills, abilities, knowledge, and experience related to their duties and responsibilities.

   b. Have adequate knowledge of the Bank's Articles of Association, laws and regulations in the banking sector, Capital Markets and laws and regulations related to human resources.
   c. Be willing to continuously improve competence through education and training.
3. Confidentiality:
   a. Members of the Remuneration and Nomination Committee are obliged to maintain the confidentiality of all Bank documents and/or information as well as everything related to the Bank and the implementation of the Committee's duties. The classification of confidentiality of Bank documents and/or information refers to internal provisions and applicable laws and regulations.
   b. The obligation to keep various matters confidential also applies if the term of office as a member of the Remuneration and Nomination Committee or the term of office as a member of the Board of Commissioners at the Bank ends.

Work Guidelines: Remuneration and Nomination Committee Charter

The Remuneration and Nomination Committee has established working guidelines as set out in the Remuneration and Nomination Committee Charter. The Charter regulates the Committee's duties and responsibilities, authority, membership structure, membership requirements, work mechanisms, ethics, working hours, and meeting procedures.

Term of Service of the Remuneration and Nomination Committee

1. The term of office of members of the Remuneration and Nomination Committee may not be longer than the term of office of the Board of Commissioners as regulated in the Articles of Association.
2. Replacement of members of the Remuneration and Nomination Committee who are not members of the Board of Commissioners shall be carried out no later than 60 (sixty) days after the members of the Remuneration and Nomination Committee are no longer able to carry out their functions.
3. If the member of the Board of Commissioners who is the Chair of the Remuneration & Nomination Committee resigns before his term of office as Bank Commissioner, then the

Remunerasi dan Nominasi digantikan oleh Komisaris Independen lainnya.
4. Apabila masa tugas sebagai Dewan Komisaris berakhir, maka berakhir pula masa tugasnya sebagai Anggota Komite Remunerasi dan Nominasi.

Komposisi dan Struktur Keanggotaan Komite Remunerasi dan Nominasi

Ketentuan keanggotaan Komite Remunerasi dan Nominasi Bank ditetapkan sebagai berikut:
1. Komposisi keanggotaan Komite Remunerasi dan Nominasi wajib beranggotakan paling sedikit:
   a. 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota;
   b. 1 (satu) orang Komisaris Non-Independen;
   c. 1 (satu) orang Pejabat Eksekutif yang membawahi fungsi Sumber Daya Manusia.
2. Anggota Direksi Bank maupun Bank lain dilarang menjadi anggota Komite Remunerasi dan Nominasi.
3. Dalam hal Anggota Komite Remunerasi dan Nominasi ditetapkan lebih dari 3 (tiga) orang, maka Komisaris Independen paling sedikit berjumlah 2 (dua) orang.
4. Ketua Komite Remunerasi dan Nominasi hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya.

Hingga 31 Desember 2025, susunan dan komposisi Komite Remunerasi dan Nominasi tidak mengalami perubahan dengan rincian sebagai berikut:

Head of the Remuneration & Nomination Committee will be replaced by another Independent Commissioner.
4. If the term of service as a member of the Board of Commissioners ends, the term of duty as a member of the Remuneration and Nomination Committee also ends.

Composition and Membership Structure of Remuneration and Nomination Committee

The provisions of membership of the Remuneration and Nomination Committee are determined as follows:
1. The membership composition of the Remuneration and Nomination Committee must consist of at least:
   a. 1 (one) Independent Commissioner as Chairperson and member;
   b. 1 (one) Non-Independent Commissioner;
   c. 1 (one) Executive Officer in charge of Human Resources functions.
2. Members of the Board of Directors of the Bank or other Banks are prohibited from being members of the Remuneration and Nomination Committee.
3. In the event that the members of the Remuneration and Nomination Committee are determined to be more than 3 (three) people, the number of Independent Commissioners shall be at least 2 (two) people.
4. The Head of the Remuneration and Nomination Committee can only hold the same position as Committee Chair in a maximum of 1 (one) other Committee.

As of December 31, 2025, the structure and composition of the Remuneration and Nomination Committee did not experience any changes, so it:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Aviliani	Ketua Chairperson	Surat Keputusan No. SK: 090/DIRAB/23 tanggal 1 November 2023 tentang Komite Remunerasi dan Nominasi Decree No. SK: 090/DIRAB/23 dated November 1, 2023 concerning Remuneration and Nomination Committee	Mengikuti masa jabatan sebagai Dewan Komisaris Following the term of office of the Board of Commissioners	
Ali Gunawan	Anggota Member	Surat Keputusan No. SK: 090/DIRAB/23 tanggal 1 November 2023 tentang Komite Remunerasi dan Nominasi Decree No. SK: 090/DIRAB/23 dated November 1, 2023 concerning Remuneration and Nomination Committee	Mengikuti masa jabatan sebagai Dewan Komisaris Following the term of office of the Board of Commissioners	
Netty Delima Simanjuntak	Anggota Member	Surat Keputusan No. 090/DIRAB/23 tanggal 1 November 2023 tentang Komite Remunerasi dan Nominasi Decree No. SK: 090/DIRAB/23 dated November 1, 2023 concerning Remuneration and Nomination Committee	2 tahun 2 years	

AVILIANI

● Ketua Remunerasi dan Nominasi | Komisaris Utama Independen
Head of Remuneration and Nomination Committee | Independent President Commissioner

Profil Aviliani selaku Ketua Komite Remunerasi dan Nominasi/Komisaris Utama Independen dapat dilihat pada bagian Profil Dewan Komisaris dalam Bab Profil Perusahaan Laporan Tahunan ini.

Aviliani's profile as Chair of the Remuneration and Nomination Committee/Independent President Commissioner can be seen in the Board of Commissioners Profile section in the Company Profile Chapter of this Annual Report.

ALI GUNAWAN

Anggota Komite Remunerasi dan Nominasi | Komisaris
Member of Remuneration and Nomination Committee | Commissioner

Profil Ali Gunawan selaku anggota Komite Remunerasi dan Nominasi/ Komisaris dapat dilihat pada bagian Profil Dewan Komisaris dalam Bab Profil Perusahaan Laporan Tahunan ini.

The profile of Ali Gunawan as a member of the Remuneration and Nomination Committee/Commissioner is presented in the Profile of the Board of Commissioners section in the Company Profile Chapter of this Annual Report.

NETTY DELIMA SIMANJUNTAK

Anggota Komite Remunerasi dan Nominasi
Member of Remuneration and Nomination Committee



Kewarganegaraan Citizenship	**Indonesia** Indonesian
Usia Age	**49 tahun** 49 years old
Kelahiran Place and Date of Birth	**Jakarta, 24 April 1976** Jakarta, April 24, 1976
Domisili Domicile	**Rawamangun, Jakarta Timur** Rawamangun, East Jakarta

Riwayat Pendidikan | Educational Background

- S1 Psikologi
- S2 Profesi Psikolog

- Bachelor of Psychology
- Master's Degree in Psychology

Riwayat Pekerjaan | Employment History

- Expert Consultant, 2001 - 2006
- Hutchison CP Telecommunication, 2006 - 2008
- Adira Dinamika Multi Finance, 2008 - 2012
- Dinamika Talenta Consultant, 2012 - 2014
- Bank CTBC Indonesia, 2014 - 2017
- Bank Mega, 2017 - 2023

- Expert Consultant, 2001 - 2006
- Hutchison CP Telecommunication, 2006 - 2008
- Adira Dinamika Multi Finance, 2008 - 2012
- Dinamika Talenta Consultant, 2012 - 2014
- Bank CTBC Indonesia, 2014 - 2017
- Bank Mega, 2017 - 2023

Pendidikan dan/atau Sertifikasi Profesi yang Berlaku | Applicable Education and/or Professional Certification

- Psychologist Practitioner Certification, 2001
- Coaching Practitioner Certification, 2020
- Sertifikasi Manajemen Risiko Jenjang 5, 2024/Risk Management Certification Level 5, 2024

- Psychologist Practitioner Certification, 2001
- Coaching Practitioner Certification, 2020
- Sertifikasi Manajemen Risiko Jenjang 5, 2024/Risk Management Certification Level 5, 2024

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Dalam menjalankan fungsinya, Komite harus bertindak secara independen dalam melaksanakan tugas dan tanggung jawab antara lain sebagai berikut:

1. Terkait Kebijakan Remunerasi:
   a. Memberikan rekomendasi kepada Dewan Komisaris Mengena:
      - Struktur remunerasi;
      - Kebijakan atas remunerasi; dan
      - Besaran atas remunerasi bagi Anggota Direksi dan/ atau Anggota Dewan Komisaris.

   b. Struktur, kebijakan, dan besaran remunerasi sebagaimana dimaksud di atas wajib dievaluasi oleh Komite Remunerasi dan Nominasi paling kurang 1 (satu) kali dalam 1 (satu) tahun.
   c. Struktur remunerasi sebagaimana dimaksud di atas dapat berupa gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau *variable.*
   d. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.

   e. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group,* sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang.
   f. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
      - Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham; dan
      - Kebijakan remunerasi bagi pegawai secara keseluruhan untuk disampaikan kepada Direksi.
   g. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku.
   h. Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi di Bank.
2. Terkait Kebijakan Nominasi:
   a. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
      - Komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris.

      - Kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi.
      - Kebijakan evaluasi kinerja bagi anggota Direksi dan/ atau anggota Dewan Komisaris.

Duties and Responsibilities of Remuneration and Nomination Committee

In carrying out its functions, the Committee must act independently in carrying out its duties and responsibilities, including the following:

1. Regarding Remuneration Policy:
   a. Provide recommendations to the Board of Commissioners regarding:
      - Remuneration structure;
      - Policies on remuneration; and
      - Amount of remuneration for Members of the Board of Directors and/or Members of the Board of Commissioners.
   b. The structure, policies and amount of remuneration as referred to above must be evaluated by the Remuneration and Nomination Committee at least 1 (one) time in 1 (one) year.
   c. The remuneration structure as referred to above may include salary, honorarium, incentives and/or allowances which are fixed and/or variable.
   d. Assist the Board of Commissioners in conducting performance assessments according to the remuneration received by each member of the Board of Directors and/or members of the Board of Commissioners.
   e. Evaluate remuneration policies based on performance, risk, fairness with peer groups, targets and long-term strategies of the Bank, fulfilment of reserves as regulated in statutory regulations and the Bank's potential income in the future.

   f. Submit evaluation results and recommendations to the Board of Commissioners regarding:
      - Remuneration policy for Directors and Board of Commissioners to be submitted to the General Meeting of Shareholders; and
      - The remuneration policy for employees as a whole is to be submitted to the Board of Directors.
   g. Ensure that the remuneration policy is in accordance with applicable regulations.
   h. Conduct regular evaluations of the implementation of remuneration policies at the Bank.
2. Regarding Nomination Policy:
   a. Prepare and provide recommendations to the Board of Commissioners regarding:
      - Composition of positions of members of the Board of Directors and/or members of the Board o Commissioners.
      - Policies and criteria required in the Nomination process.
      - Performance evaluation policy for members of the Board of Directors and/or members of the Board of Commissioners.

b. Menyusun kebijakan evaluasi kinerja dan melakukan penilaian kinerja Direksi dan/atau Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi.

c. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.

d. Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.
e. Memberikan rekomendasi kepada Dewan Komisaris mengenai Pihak Independen yang akan menjadi Anggota Komite Audit dan Anggota Komite Pemantau Risiko Bank.

3. Menyusun Piagam Kerja Komite Remunerasi dan Nominasi dan melakukan tinjauan sesuai kebutuhan paling kurang 2 (dua) tahun sekali.
4. Ketua Komite Remunerasi dan Nominasi bertugas dan bertanggung jawab untuk melakukan koordinasi atas seluruh kegiatan Komite untuk memenuhi tujuan Komite sesuai dengan pembentukannya.
5. Ketua dan Anggota Komite Remunerasi dan Nominasi bertanggung jawab untuk hal-hal sebagai berikut:
   a. Menentukan rencana kerja tahunan;
   b. Menentukan jadwal rapat tahunan;
   c. Membuat laporan berkala mengenai kegiatan Komite serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris;
   d. Menghadiri rapat;
   e. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan Rapat Komite.

Wewenang Komite Remunerasi dan Nominasi

Dalam melaksanakan tugasnya, Komite memiliki wewenang sebagai berikut:
1. Melakukan komunikasi dengan Kepala Unit Kerja dan pihak-pihak lain di Bank untuk memperoleh informasi, klarifikasi serta meminta dokumen dan laporan yang diperlukan.
2. Mengakses catatan atau informasi tentang pegawai, dana, aset serta sumber daya perusahaan lainnya yang berkaitan dengan pelaksanaan tugasnya.
3. Mendapatkan masukan dan atau saran dari pihak luar Bank yang berkaitan dengan tugasnya.
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

b. Develop performance evaluation policies and assess the performance of the Board of Directors and/or the Board of Commissioners based on benchmarks that have been prepared as evaluation material.

c. Provide recommendations to the Board of Commissioners regarding capacity development programs for members of the Board of Directors and/or members of the Board of Commissioners.
d. Identify and provide recommendations regarding prospective members of the Board of Directors and/or prospective members of the Board of Commissioners to the Board of Commissioners to be submitted to the General Meeting of Shareholders.
e. Provide recommendations to the Board of Commissioners regarding Independent Parties who will become Members of the Audit Committee and Members of the Bank Risk Oversight Committee.

3. Prepare a Remuneration and Nomination Committee Work Charter and conduct reviews as needed at least once every 2 (two) years.
4. The Head of the Remuneration and Nomination Committee is tasked with and responsible for coordinating all Committee activities to fulfil the Committee's objectives in accordance with its formation.
5. The Head of Members of the Remuneration and Nomination Committee are responsible for the following matters:
   a. Determine the annual work plan;
   b. Determine the annual meeting schedule;
   c. Make periodic reports regarding Committee activities and matters deemed necessary for the attention of the Board of Commissioners;
   d. Attend meetings;
   e. Play an active role and contribute to every Committee Meeting activity.

Authority of Remuneration and Nomination Committee

In carrying out its duties, the Committee has the following authorities:
1. Communicate with the Head of Work Unit and other parties at the Bank to obtain information, clarification and request necessary documents and reports.
2. Access records or information about employees, funds, assets and other company resources related to the implementation of their duties.
3. Obtain input and/or suggestions from parties outside the Bank related to their duties.
4. Carry out other authorities granted by the Board of Commissioners.

Independensi Anggota Komite Remunerasi dan Nominasi

Seluruh anggota komite senantiasa bertindak secara independen dalam melaksanakan fungsi dan tugas Dewan Komisaris terkait remunerasi dan nominasi terhadap anggota Direksi dan anggota Dewan Komisaris untuk terus memperkuat sistem dan remunerasi Bank yang berbasis kinerja. Piagam Komite Remunerasi dan Nominasi mengatur tentang bagaimana masing-masing anggota Komite dalam menjalankan aktivitas profesionalnya secara terstruktur, sistematis, mudah dipahami dan konsisten, sehingga dapat dijadikan acuan bagi mereka dalam melaksanakan tugas dan tanggung jawab serta meningkatkan kualitas dan efektifitas kerja antara berbagai organ dalam Bank.

Penyelenggaraan Rapat Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi dapat menyelenggarakan rapat dengan ketentuan sebagai berikut:

1. Komite Remunerasi dan Nominasi mengadakan rapat secara berkala paling sedikit 1 kali dalam 3 (tiga) bulan.
2. Rapat Komite hanya dapat dilaksanakan jika dihadiri mayoritas anggota komite, termasuk kehadiran:
   a. 1 (satu) orang Komisaris Independen; dan
   b. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi Sumber Daya Manusia.
3. Keputusan rapat Komite Remunerasi dan Nominasi diambil berdasarkan musyawarah untuk mufakat.
4. Dalam hal tidak terjadi musyawarah mufakat sebagaimana dimaksud pada butir 3, pengambilan keputusan dilakukan berdasarkan suara terbanyak.
5. Setiap rapat Komite Remunerasi dan Nominasi dituangkan dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat, yang ditandatangani oleh seluruh anggota Komite yang hadir.
6. Rapat dapat dilakukan baik secara tatap muka maupun virtual melalui media telekonferensi atau sarana media lainnya yang memungkinkan semua peserta Rapat Komite saling melihat dan mendengar secara langsung serta berpartisipasi dalam rapat.

Di tahun 2025, Komite Remunerasi dan Nominasi telah menyelenggarakan rapat sebanyak 13 kali dengan frekuensi kehadiran dan rincian agenda pembahasan sebagai berikut:

Independence of Remuneration and Nomination Committee Members

All committee members always act independently in carrying out the functions and duties of the Board of Commissioners regarding remuneration and nomination of members of the Board of Directors and members of the Board of Commissioners to continue to strengthen the Bank's performance-based system and remuneration. The Remuneration and Nomination Committee Charter regulates how each Committee member carries out their professional activities in a structured, systematic, easy-to-understand and consistent manner, so that it can be used as a reference for them in carrying out their duties and responsibilities and improving the quality and effectiveness of work between various organs within the Bank.

Implementation of Remuneration and Nomination Committee Meetings

The Remuneration and Nomination may convene meetings with the following conditions:

1. The Remuneration and Nomination Committee holds regular meetings at least once every 3 (three) months.
2. Committee meetings can only be held if attended by the majority of committee members, including the presence of:
   a. 1 (one) Independent Commissioner; and
   b. 1 (one) Executive Officer in charge of the Human Resources function.
3. Remuneration and Nomination Committee meeting decisions are taken based on deliberation to reach consensus.
4. In the event that consensus deliberation as referred to in point 3 does not occur, decisions are made based on the majority vote.
5. Every meeting of the Remuneration and Nomination Committee is outlined in the minutes of the meeting, including differences of opinion, which are signed by all Committee members present.
6. Meetings can be held either face-to-face or virtually via teleconferencing or other media facilities that enable all Committee Meeting participants to see and hear each other directly and participate in the meeting.

In 2025, the Remuneration and Nomination Committee held 13 (thirteen) meetings with the following attendance frequency and discussion agenda details:

Nama Name	Jabatan Position	Jumlah Kehadiran Rapat Number of Meeting Attendance
Aviliani	Ketua Komite Remunerasi dan Nominasi Head of Remuneration and Nomination Committee	13 (100%)
Ali Gunawan	Anggota Komite Remunerasi dan Nominasi Member of Remuneration and Nomination Committee	13 (100%)
Netty Delima Simanjuntak	Anggota Komite Remunerasi dan Nominasi Member of Remuneration and Nomination Committee	13 (100%)

No.	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	8 Januari 2025 January 8, 2025	Pembahasan Remunerasi dan Fasilitas Tenaga Kerja Asing (TKA) PT Allo Bank Indonesia Tbk Discussion of Remuneration and Facilities for Foreign Workers (TKA) at PT Allo Bank Indonesia Tbk	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
2	10 Februari 2025 February 10, 2025	Pembahasan Kandidat Tenaga Kerja Asing (TKA) PT Allo Bank Indonesia Tbk Discussion of Foreign Worker Candidates (TKA) for PT Allo Bank Indonesia Tbk	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
3	19 Februari 2025 February 19, 2025	Evaluasi Kinerja Allo Bank Periode 2024 Performanc Evaluation of Allo Bank for the Period of 2024	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
4	24 Februari 2025 February 24, 2025	Pembahasan SDM di Level Pimpinan untuk Mendukung Pengembangan Bisnis Retail dan *Wholesale* PT Allo Bank Indonesia Tbk Discussion of HR at the Leadership Level to Support the Development of PT Allo Bank Indonesia Tbk's Retail and Wholesale Businesses	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
5	9 April 2025 April 9, 2025	Pembahasan Rapat Umum Pemegang Saham Tahunan PT Allo Bank Indonesia Tbk 2025 Discussion of the 2025 Annual General Meeting of Shareholders of PT Allo Bank Indonesia Tbk	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
6	23 April 2025 April 23, 2025	Pembahasan Remunerasi Pengurus PT Allo Bank Indonesia Tbk Periode 2025-2026 Discussion of Remuneration of PT Allo Bank Indonesia Tbk Management for the 2025-2026 Period	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
7	28 April 2025 April 28, 2025	Pembahasan Peninjauan Gaji Karyawan dan Apresiasi Kinerja Karyawan Periode Tahun 2024 Discussion of Employee Salary Review and Employee Performance Appreciation for the Period of 2024	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
8	10 Juli 2025 July 10, 2025	Pembahasan Perubahan Pengurus PT Allo Bank Indonesia Tbk Discussion of Changes to the Management of PT Allo Bank Indonesia Tbk	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
9	23 Juli 2025 July 23, 2025	Pembahasan Penilaian Kemampuan dan Kepatutan Kandidat *Wholesale & Treasury Director* Discussion of the Fit and Proper Assessment of Wholesale & Treasury Director Candidates	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
10	22 September 2025 September 22, 2025	Pembahasan Pengkinian Struktur Organisasi PT Allo Bank Indonesia Tbk Discussion of the Updated Organizational Structure of PT Allo Bank Indonesia Tbk	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
11	24 September 2025 September 24, 2025	Pembahasan Rapat Umum Pemegang Saham Luar Biasa PT Allo Bank Indonesia Tbk 2025 Discussion of the Extraordinary General Meeting of Shareholders of PT Allo Bank Indonesia Tbk 2025	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
12	19 November 2025 November 19, 2025	Pembahasan Perpanjangan Masa Tugas Plt. *President Director* PT Allo Bank Indonesia Tbk Discussion of the Extension of the Term of Office of the Acting President Director of PT Allo Bank Indonesia Tbk	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak
13	24 November 2025 November 24, 2025	Pembahasan Pengkinian Kebijakan Tata Kelola Remunerasi PT Allo Bank Indonesia Tbk Discussion of the Update of PT Allo Bank Indonesia Tbk's Remuneration Governance Policy	1. Aviliani 2. Ali Gunawan 3. Netty Delima Simanjuntak

Peningkatan Kompetensi Komite Remunerasi dan Nominasi

Bank senantiasa melaksanakan program peningkatan kompetensi bagi Komite Remunerasi dan Nominasi guna mengoptimalkan seluruh tugasnya dan terus mengembangkan kemampuannya sesuai dengan kondisi dan dinamika bisnis yang terjadi. Informasi mengenai peningkatan kompetensi Komite Remunerasi dan Nominasi sepanjang tahun 2025 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Competency Development of Remuneration and Nomination Committee

The Bank consistently implements competency improvement programs for the Remuneration and Nomination Committee to optimize its duties and continually develop its capabilities in line with current business conditions and dynamics. Information regarding the Remuneration and Nomination Committee's competency improvement efforts throughout 2025 can be found in the Company Profile section of this Annual Report.

Laporan Pelaksanaan Tugas Komite Remunerasi dan Nominasi

Selama tahun 2025, Komite Remunerasi dan Nominasi telah melaksanakan tugas dan tanggung jawabnya melalui sejumlah kegiatan, antara lain:

1. Pelaksanaan Rapat Umum Pemegang Saham (RUPS) dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) terkait dengan perubahan Pengurus Bank;
2. Mencatat dan mendukung penyesuaian remunerasi Pengurus Bank; dan
3. Pengkinian Kebijakan Tata Kelola Remunerasi Bank.

Suksesi Direksi

Bank senantiasa menjalankan suksesi Direksi secara menyeluruh guna memastikan calon pemimpin yang memiliki kualitas, pengalaman, dan keahlian yang memadai. Untuk itu, Perseroan memiliki kriteria dalam penentuan Direksi Perseroan, dan keputusan untuk mengangkat/memberhentikan Direksi. Pengangkatan dan pemberhentian anggota Direksi dilakukan melalui RUPS sesuai dengan aturan hukum dan perundang-undangan yang berlaku, Anggaran Dasar, dan POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Report on Implementation of Duties of Remuneration and Nomination Committee

During 2025, the Remuneration and Nomination Committee has carried out its duties and responsibilities through a number of activities, including:

1. Conducting General Meetings of Shareholders (GMS) and Extraordinary General Meetings of Shareholders (EGMS) related to changes in the Bank's Management;
2. Recording and supporting adjustments to the Bank's Management remuneration; and
3. Updating the Bank's Remuneration Governance Policy.

Board of Directors Succession

The Bank consistently implements a comprehensive Board of Directors succession process to ensure that prospective leaders possess adequate qualities, experience, and expertise. Therefore, the Company has established criteria for determining the Board of Directors and for making decisions regarding the appointment and dismissal of members of the Board of Directors. The appointment and dismissal of members of the Board of Directors are conducted through a GMS in accordance with applicable laws and regulations, the Articles of Association, and POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.

Organ Pendukung Direksi

Supporting Organ of Board of Directors

Dalam membantu menjalankan tugas pengelolaan Bank, Direksi dapat membentuk organ pendukung sebagaimana diatur dalam ketentuan perundang-undangan. Direksi telah memiliki organ pendukung struktural, yakni Sekretaris Perusahaan & PMO dan Satuan Kerja Audit Internal (SKAI), serta organ pendukung non-struktural yang terdiri dari Komite Kredit, Komite Kebijakan Perkreditan, Komite Aktiva dan Pasiva, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, dan Komite Produk.

To assist in carrying out its management duties, the Board of Directors may establish supporting bodies as stipulated in statutory provisions. The Board of Directors has structural supporting bodies, namely the Corporate Secretary & PMO and the Internal Audit Work Unit (SKAI), as well as non-structural supporting bodies consisting of the Credit Committee, Credit Policy Committee, Assets and Liabilities Committee, Risk Management Committee, Information Technology Steering Committee, Product Committee.

Komite Manajemen Risiko
Risk Management Committee

Bank membentuk Komite Manajemen Risiko untuk membantu dan memberikan arahan bagi anggota Direksi dalam melaksanakan tugas dan tanggung jawab terhadap proses implementasi manajemen risiko di Bank dan untuk mewujudkan penerapan manajemen risiko yang efektif dan pelaksanaan fungsi manajemen risiko dalam mengelola keseluruhan eksposur risiko Bank.

The Bank established a Risk Management Committee to assist and provide direction to members of the Board of Directors in carrying out their duties and responsibilities regarding the risk management implementation process at the Bank and to realize the effective implementation of risk management and the implementation of risk management functions in managing the Bank's overall risk exposure.

Jumlah, Komposisi dan Susunan Komite Manajemen Risiko Tahun 2025

Bank membentuk Komite Manajemen Risiko untuk membantu dan memberikan arahan bagi anggota Direksi dalam melaksanakan tugas dan tanggung jawab terhadap proses implementasi manajemen risiko di Bank dan untuk mewujudkan penerapan manajemen risiko yang efektif dan pelaksanaan fungsi manajemen risiko dalam mengelola keseluruhan eksposur risiko Bank.

Number, Composition, and Structure of the Risk Management Committee in 2025

The Bank has established a Risk Management Committee to assist and provide direction to the Board of Directors in carrying out their duties and responsibilities regarding the Bank's risk management implementation process and to ensure effective risk management implementation and the implementation of risk management functions in managing the Bank's overall risk exposure.

Komposisi Komite Manajemen Risiko:
- Direktur Risk, Compliance & Legal (ketua)
- Direktur Utama (Anggota)
- Direktur Finance, Operations & Human Capital (Anggota)
- Direktur Digital (Anggota)
- *Chief Wholesale & Treasury* (Anggota)
- *Chief Data Analytics & Artificial Intelligence* (Anggota)
- *Chief Digital Technology* (Anggota)
- *Chief Digital Lending* (Anggota)
- Pimpinan Divisi Terkait (Undangan)
- Divisi Enterprise, Operational & Market Risk (Sekretariat)

Tugas dan Wewenang Komite Manajemen Risiko

Komite Manajemen Risiko bertugas dan bertanggung jawab untuk melakukan evaluasi dan memberikan rekomendasi kepada Direktur Utama paling kurang meliputi:
1. Penyusunan kebijakan Manajemen Risiko serta perubahannya, termasuk strategi Manajemen Risiko, Tingkat Risiko yang diambil dan Toleransi Risiko, kerangka Manajemen Risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal.
2. Penyusunan kebijakan Manajemen Risiko serta perubahannya, termasuk strategi Manajemen Risiko, Tingkat Risiko yang diambil dan Toleransi Risiko, kerangka Manajemen Risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal.
3. Penetapan kebijakan dan/atau keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan Rencana Bisnis Bank yang telah ditetapkan sebelumnya, atau pengambilan posisi/eksposur Risiko yang melampaui limit yang telah ditetapkan.
4. Menetapkan Risk Limit *(Risk Appetite* dan *Risk Tolerance)* dari setiap bidang Risiko *(Risk Taking Limit).*
5. Memantau dan mengevaluasi penerapan *Risk Limit* disesuaikan dengan ketentuan *Risk Limit* yang berlaku.
6. Menetapkan kebijakan yang harus diambil berdasarkan hasil evaluasi.
7. Mengevaluasi Laporan Profil Risiko Triwulanan dan Semesteran serta Laporan Penilaian Tingkat Kesehatan Bank (PTKB) sebelum disampaikan ke OJK sebagai laporan rutin.
8. Mengevaluasi agar strategi bisnis Bank sejalan dengan strategi Risiko.
9. Memantau isu-isu yang cukup signifikan melalui laporan yang disampaikan oleh sekretariat Komite.

Risk Management Committee Composition:
- Risk, Compliance & Legal Director (Chairman)
- President Director (Member)
- Finance, Operations & Human Capital Director (Member)
- Digital Director (Member)
- Chief Wholesale & Treasury (Member)
- Chief Data Analytics & Artificial Intelligence (Member)
- Chief Digital Technology (Member)
- Chief Digital Lending (Member)
- Heads of Relevant Divisions (Invitees)
- Enterprise, Operational & Market Risk Division (Secretariat)

Duties and Authorities of Risk Management Committee

Risk Management Committee is tasked with and responsible for evaluating and providing recommendations to President Director regarding:
1. 1Preparation of Risk Management policies and changes thereto, including Risk Management strategies, Level of Risk taken and Risk Tolerance, Risk Management framework and contingency plans to anticipate the occurrence of abnormal conditions.
2. Preparation of Risk Management policies and changes thereto, including Risk Management strategies, Level of Risk taken and Risk Tolerance, Risk Management framework and contingency plans to anticipate the occurrence of abnormal conditions.
3. Determination of policies and/or business decisions that deviate from normal procedures, such as exceeding significant business expansion compared to the Bank's previously determined Business Plan, or taking Risk positions/exposures that exceed predetermined limits.
4. Determine the Risk Limit (Risk Appetite and Risk Tolerance) for each Risk area (Risk Taking Limit).
5. Monitor and evaluate the implementation of Risk Limits in accordance with applicable Risk Limit provisions.
6. Determine the policies that must be taken based on the evaluation results.
7. Evaluate the Quarterly and Semester Risk Profile Reports as well as the Bank Health Level Assessment Report (PTKB) before submitting it to the OJK as a routine report.
8. Conduct evaluation to align the Bank's business strategy with the Risk strategy.
9. Monitor significant issues through reports submitted by the Committee secretariat.

Laporan Singkat Pelaksanaan Tugas dan Kegiatan Komite Manajemen Risiko

Sepanjang tahun 2025, Komite Manajemen Risiko telah melaksanakan tugasnya, termasuk memperbaharui Kebijakan Komite Manajemen Risiko; memberikan rekomendasi atas *risk appetite statement* dan profil risiko yang disusun manajemen dan penetapan Tingkat Kesehatan Bank; mengevaluasi hasil penilaian delapan jenis Profil Risiko Bank, di antaranya Risiko Kredit, Pasar, Likuiditas, Operasional, Reputasi, Hukum, Strategis, dan Kepatuhan; memonitor *Risk Appetite Statement* Bank, termasuk limit risiko sesuai dengan matrik risiko yang telah ditetapkan untuk delapan jenis risiko dan ketahanan modal; mengevaluasi pengelolaan permodalan Bank dengan mengaitkan tingkat risiko dengan kecukupan modal sesuai dengan ketentuan.

Penilaian Kinerja Komite Manajemen Risiko oleh Direksi

Direksi secara berkala melakukan penilaian terhadap kinerja Komite Manajemen Risiko setiap tahunnya. Penilaian ini merupakan evaluasi terhadap pelaksanaan tugas dan tanggung jawab Komite Manajemen Risiko dalam mendukung pelaksanaan fungsi pengelolaan perusahaan yang dilakukan oleh Direksi. Berdasarkan hasil evaluasi yang dilakukan, Direksi menilai bahwa Komite Manajemen Risiko telah melaksanakan tugasnya dengan baik melalui penelaahan terhadap sistem manajemen risiko Bank dan pemantauan realisasinya sepanjang tahun 2025.

Report in Implementation of Risk Management Committee Activities

Throughout 2025, the Risk Management Committee has carried out its duties, including updating the Risk Management Committee Policy; providing recommendations on the risk appetite statement and risk profile prepared by management and determining the Bank's Soundness Level; evaluating the results of the assessment of eight types of Bank Risk Profiles, including Credit, Market, Liquidity, Operational, Reputation, Legal, Strategic, and Compliance Risk; monitoring the Bank's Risk Appetite Statement, including risk limits in accordance with the established risk matrix for the eight types of risk and capital resilience; evaluating the Bank's capital management by linking the risk level to capital adequacy in accordance with the provisions.

Performance Assessment of Risk Management Committee by Board of Directors

The Board of Directors periodically assesses the performance of the Risk Management Committee annually. This assessment evaluates the implementation of the Risk Management Committee's duties and responsibilities in supporting the Board of Directors' corporate governance functions. Based on the evaluation results, the Board of Directors assesses that the Risk Management Committee has performed its duties effectively through a review of the Bank's risk management system and monitoring its implementation throughout 2025.

Komite Kredit
Credit Committee

Bank membentuk Komite Kredit dengan tujuan untuk membantu Direksi dalam menetapkan keputusan di bidang perkreditan, khususnya dalam rangka memberikan persetujuan/menolak suatu usulan permohonan kredit yang dituangkan dalam bentuk proposal kredit yang diajukan oleh calon debitur/debitur melalui petugas Bank yang telah ditunjuk.

Jumlah, Komposisi dan Susunan Komite Kredit Tahun 2025

Komite kredit terdiri dari Kredit *Wholesale*, Kredit *Treasury*, dan Kredit Digital.

1. Susunan Komite Kredit *Wholesale:*
   a. Ketua Komite: *President Director*
   b. Anggota Komite: *Business Director*
   c. Undangan Tetap: *Risk, Compliance, & Legal Director*
   d. Sekretaris Komite: *Credit Review & Restructure Specialist*

2. Susunan Komite Kredit *Treasury:*
   a. Ketua Komite: *President Director*
   b. Anggota Komite: *Business Director*
   c. Undangan Tetap: *Risk, Compliance, & Legal Director*

The Bank established a Credit Committee with the aim of assisting the Board of Directors in making decisions in the credit sector, particularly in the context of approving/rejecting a proposed credit application which is stated in the form of a credit proposal submitted by a prospective debtor/debtor through a designated Bank officer.

Number, Composition, and Structure of Credit Committee in 2025

The Credit Committee encompasses Wholesale Credit, Treasury Credit, and Digital Credit.

1. Composition of the Wholesale Credit Committee:
   a. Committee Chair: President Director
   b. Committee Member: Business Director
   c. Permanent Invitee: Risk, Compliance, & Legal Director
   d. Committee Secretary: Credit Review & Restructure Specialist
2. Composition of the Treasury Credit Committee:
   a. Committee Chair: President Director
   b. Committee Member: Business Director
   c. Permanent Invitee: Risk, Compliance, & Legal Director

d. Sekretaris Komite: *Credit Review & Restructure Specialist*

3. Susunan Komite Kredit Digital:
   a. Ketua Komite: *President Director*
   b. Anggota Komite: *Digital Director*
   c. Undangan Tetap: *Risk, Compliance, & Legal Director*
4. Susunan Komite Restruktur Kredit *Wholesale:*

   a. Ketua Komite: *President Director*
   b. Anggota Komite: *Finance, Operations & Human Capital Director*
   c. Undangan Tetap: *Risk, Compliance, & Legal Director*
   d. Sekretaris Komite: *Credit Review & Restructure Specialist*

Tugas dan Wewenang Komite Kredit

1. Bertanggung jawab untuk memberikan persetujuan atau penolakan atas permohonan kredit dan/atau permohonan restrukturisasi kredit setelah memperoleh informasi yang cukup dari pengusul.
2. Dalam memberikan keputusan atas usulan kredit dan/atau restrukturisasi kredit, Komite Kredit wajib:
   a. Mempertimbangkan kajian dari Unit Kerja yang membawahi fungsi *Credit Review & Restructure*, Unit Kerja yang membawahi fungsi Legal, dan Unit Kerja yang membawahi fungsi *Compliance*. Hasil kajian tersebut dapat digunakan sebagai dasar untuk melakukan perubahan dan/atau penambahan persyaratan guna memitigasi risiko kredit yang mungkin akan timbul.
   b. Memastikan bahwa seluruh aspek telah memenuhi prinsip pemberian kredit yang sehat sesuai dengan Pedoman Kebijakan Perkreditan Bank, tidak melanggar ketentuan prinsip kehati-hatian Bank yang berpedoman pada peraturan atau ketentuan eksternal maupun internal, dan memastikan kelayakan pemberian kredit serta meminimalkan potensi *moral hazard*.

Laporan Singkat Pelaksanaan Tugas dan Kegiatan Komite Kredit

Sepanjang tahun 2025, Komite Kredit telah melaksanakan kegiatan sesuai dengan fungsinya yaitu dengan mengevaluasi dan memutuskan proposal kredit yang diajukan oleh petugas Bank atas proposal kredit baru sesuai dengan ketentuan yang berlaku.

Penilaian Kinerja Komite Kredit oleh Direksi

Direksi secara berkala melakukan penilaian terhadap kinerja Komite Kredit setiap tahunnya. Penilaian ini merupakan evaluasi terhadap pelaksanaan tugas dan tanggung jawab Komite Kredit dalam mendukung pelaksanaan fungsi pengelolaan perusahaan yang dilakukan oleh Direksi. Berdasarkan hasil evaluasi yang dilakukan, Direksi menilai bahwa Komite Kredit telah melaksanakan tugasnya secara baik dengan melakukan evaluasi dan memutuskan proposal kredit yang diajukan oleh petugas Bank atas proposal kredit baru pada tahun 2025.

d. Committee Secretary: Credit Review & Restructure Specialist

3. Composition of the Digital Credit Committee:
   a. Committee Chair: President Director
   b. Committee Member: Digital Director
   c. Permanent Invitee: Risk, Compliance, & Legal Director
4. Composition of the Wholesale Credit Restructuring Committee:
   a. Committee Chair: President Director
   b. Committee Member: Finance, Operations & Human Capital Director
   c. Permanent Invitee: Risk, Compliance, & Legal Director
   d. Committee Secretary: Credit Review & Restructure Specialist

Duties and Authorities of the Credit Committee

1. Responsible for approving or rejecting credit applications and/or credit restructuring applications after obtaining sufficient information from the proposer.

2. In making decisions on credit proposals and/or credit restructuring, the Credit Committee is obliged to:
   a. Consider studies from the Work Unit in charge of the Credit Review & Restructure function, the Work Unit in charge of the Legal function, and the Work Unit in charge of the Compliance function. The results of this study can be used as a basis for making changes and/or additional requirements to mitigate credit risks that may arise.
   b. Ensure that all aspects fulfill the principles of providing healthy credit in accordance with the Bank's Credit Policy Guidelines, do not violate the provisions of the Bank's prudential principles which are guided by external and internal regulations or provisions, and ensure the appropriateness of providing credit and minimize the potential for moral hazard.

Report on Implementation of Credit Committee Duties

Throughout 2025, the Credit Committee has carried out activities in accordance with its function, namely by evaluating and deciding on credit proposals submitted by Bank officers for new credit proposals in accordance with applicable provisions.

Performance Evaluation of Credit Committee by Board of Directors

The Board of Directors periodically evaluates the performance of the Credit Committee annually. This assessment evaluates the Credit Committee's implementation of its duties and responsibilities in supporting the Board of Directors' corporate governance functions. Based on the evaluation results, the Board of Directors believes that the Credit Committee has performed its duties effectively by evaluating and approving new credit proposals submitted by Bank officers in 2025.

Komite Kebijakan Perkreditan Bank

Bank membentuk Komite Kebijakan Perkreditan Bank untuk membantu Direksi dalam melaksanakan tugas dan tanggung jawab terkait pengelolaan kebijakan perkreditan yang bertujuan untuk mendukung pemberian kredit yang sehat dan mengandung unsur pengendalian internal mulai tahap awal proses kegiatan perkreditan sampai dengan tahap pemantauan perkreditan dengan memperhatikan prinsip kehati-hatian.

Jumlah, Komposisi dan Susunan Komite Kebijakan Perkreditan Bank Tahun 2025

Bank membentuk Komite Kebijakan Perkreditan untuk membantu Direksi dalam melaksanakan tugas dan tanggung jawab terkait pengelolaan kebijakan perkreditan yang bertujuan untuk mendukung pemberian kredit yang sehat dan mengandung unsur pengendalian internal mulai tahap awal proses kegiatan perkreditan sampai dengan tahap pemantauan perkreditan dengan memperhatikan prinsip kehati-hatian.

Komposisi Komite Kebijakan Perkreditan:
- Direktur Utama (ketua)
- Direktur Digital (Wakil Ketua)
- Unit Kerja *Credit Risk* (Sekretaris merangkap Anggota)
- Direktur Risiko, Kepatuhan & Hukum (Anggota)
- *Chief Wholesale & Treasury* (Anggota)
- *Chief Digital Lending* (Anggota)
- Pimpinan Tertinggi Unit Kerja fungsi *Operational* (Anggota)
- Pimpinan Tertinggi Unit Kerja fungsi Kredit Bisnis (Anggota)
- Pimpinan Tertinggi Unit Kerja fungsi Produk (Anggota)
- Pimpinan Tertinggi Unit Kerja fungsi Kepatuhan (Anggota)
- Pimpinan Tertinggi Unit Kerja fungsi Manajemen Risiko (Anggota)
- Pimpinan Tertinggi Unit Kerja lainnya yang sesuai dengan kebutuhan pembahasan.

Tugas dan Wewenang Komite Kebijakan Perkreditan Bank

1. Menyampaikan laporan tertulis secara berkala kepada Direksi dengan tembusan kepada Dewan Komisaris, mengenai:
   a. Hasil pengawasan atas penerapan dan pelaksanaan KPB.
   b. Hasil pemantauan dan evaluasi pelaksanaan ketentuan perkreditan yang sudah dijalankan.

2. Memberikan saran mengenai langkah-langkah perbaikan yang sebaiknya diambil untuk memitigasi risiko yang mungkin timbul atas implementasi suatu kebijakan dalam laporan tertulis yang dibuat secara berkala.

Bank Credit Policy Committee

The Bank established a Bank Credit Policy Committee to assist the Board of Directors in carrying out duties and responsibilities related to the management of credit policies aimed at supporting healthy credit provision and containing elements of internal control from the initial stage of the credit activity process to the credit monitoring stage by paying attention to the principle of prudence.

Number, Composition, and Structure of Bank Credit Policy Committee in 2025

The Bank established the Loan Policy Committee to assist the Board of Directors in carrying out its duties and responsibilities related to loan policy management, which was designed to support sound loan provisions and incorporate elements of internal control from the initial stages of the loaning process through to the loan monitoring stage, all while adhering to prudent principles.

The following is the Loan Policy Committee's composition:
- President Director (Chairperson)
- Director of Digital Affairs (Vice Chairperson)
- Loan Risk Work Unit (Secretary and Member)
- Director of Risk, Compliance & Legal (Member)
- Chief of Wholesale & Treasury (Member)
- Chief of Digital Lending (Member)
- Head of Operational Work Unit (Member)
- Head of Business Loan Work Unit (Member)
- Head of Product Work Unit (Member)
- Head of Compliance Work Unit (Member)
- Head of Risk Management Work Unit (Member)
- Head of other Work Units as needed for discussion.

Duties and Authorities of Bank Credit Policy Committee

1. Submit regular written reports to the Board of Directors with a copy to the Board of Commissioners, regarding:
   a. Results of supervision of the implementation and implementation of the KPB.
   b. Results of monitoring and evaluation of the implementation of credit provisions that have been implemented.
2. Provide suggestions regarding corrective steps that should be taken to mitigate risks that may arise from the implementation of a policy in written reports that are made periodically.

Laporan Singkat Pelaksanaan Tugas dan Kegiatan Komite Kebijakan Perkreditan Bank

Sepanjang tahun 2025, Komite Kebijakan Perkreditan telah melaksanakan kegiatan sesuai dengan fungsinya yaitu memberikan masukan kepada Direksi terkait penyusunan, mengawasi penerapan dan melakukan evaluasi atas kebijakan perkreditan Bank dalam rangka melakukan mitigasi proses perkreditan sesuai dengan prinsip kehati hatian.

Penilaian Kinerja Komite Kebijakan Perkreditan Bank oleh Direksi

Direksi secara berkala melakukan penilaian terhadap kinerja Komite Kebijakan Perkreditan Bank setiap tahunnya. Penilaian ini merupakan evaluasi terhadap pelaksanaan tugas dan tanggung jawab Komite Kebijakan Perkreditan Bank dalam mendukung pelaksanaan fungsi pengelolaan perusahaan yang dilakukan oleh Direksi. Berdasarkan hasil evaluasi yang dilakukan, Direksi menilai bahwa Komite Kebijakan Perkreditan Bank telah melaksanakan tugasnya secara baik dengan melakukan pengawasan dan evaluasi atas kebijakan perkreditan Bank guna memitigasi proses perkreditan sesuai dengan prinsip kehati-hatian pada tahun 2025.

Report on Implementation of Credit Policy Committee Activities

Throughout 2025, the Credit Policy Committee has carried out activities in accordance with its function, namely providing input to the Board of Directors regarding the preparation, monitoring the implementation and conducting evaluations of the Bank's credit policies in order to mitigate the credit process in accordance with the principle of prudence.

Performance Assessment of Bank Credit Policy Committee by Board of Directors

The Board of Directors periodically assesses the performance of the Bank Credit Policy Committee annually. This assessment evaluates the implementation of the Bank Credit Policy Committee's duties and responsibilities in supporting the implementation of the company's management functions carried out by the Board of Directors. Based on the evaluation results, the Board of Directors assesses that the Bank Credit Policy Committee has carried out its duties properly by supervising and evaluating the Bank's credit policies to mitigate credit processes in accordance with prudential principles by 2025.

Komite ALCO
ALCO Committee

Bank membentuk Komite Aset dan Liabilitas (ALCO) untuk membantu pelaksanaan tugas Direksi dalam memelihara struktur neraca secara menyeluruh yang meliputi analisis dan perumusan kebijakan, strategi, pengambilan keputusan, serta pengawasan dalam pengelolaan Risiko Likuiditas, Risiko Suku Bunga, Risiko Pasar, dan permodalan yang sejalan dengan peraturan regulator dan strategi bisnis Bank.

Jumlah, Komposisi, dan Susunan Komite ALCO Tahun 2025

Bank membentuk Komite Aset dan Liabilitas (ALCO) untuk membantu pelaksanaan tugas Direksi dalam memelihara struktur neraca secara menyeluruh yang meliputi analisis dan perumusan kebijakan, strategi, pengambilan keputusan, serta pengawasan dalam pengelolaan Risiko Likuiditas, Risiko Suku Bunga, Risiko Pasar dan permodalan yang sejalan dengan peraturan regulator dan strategi bisnis Bank.

Komposisi Komite Aset dan Liabilitas:

- Direktur yang membawahi fungsi *Wholesale & Treasury* (Ketua)
- Direktur Utama (Anggota)
- Direktur Keuangan, Operasional & Human Capital (Anggota)
- Direktur Risiko, Kepatuhan & Hukum (Anggota)
- Direktur Digital (Anggota)

The Bank established an Asset and Liability Committee (ALCO) to assist the Board of Directors in carrying out its duties in maintaining a comprehensive balance sheet structure, which includes analysis and formulation of policies, strategies, decision-making, and supervision in managing Liquidity Risk, Interest Rate Risk, Market Risk, and capital in line with regulatory regulations and the Bank's business strategy.

Number, Composition, and Structure of ALCO Committee in 2025

The Bank has established an Asset and Liability Committee (ALCO) to assist the Board of Directors in maintaining a comprehensive balance sheet structure. This included analysis and formulation of policies, strategies, decision-making, and oversight of the Bank's Liquidity Risk, Interest Rate Risk, Market Risk, and capital management, all of which are in line with regulations and the Bank's business strategy.

The following is the composition of the Asset and Liability Committee:

- Director of Wholesale & Treasury (Chairperson)
- President Director (Member)
- Director of Finance, Operations & Human Capital (Member)
- Director of Risk, Compliance & Legal (Member)
- Director of Digital (Member)

- Pimpinan Tertinggi Unit Kerja fungsi *Finance & Accounting* (Undangan)
- Pimpinan Tertinggi Unit Kerja fungsi *Funding Wholesale* (Undangan)
- Pimpinan Tertinggi Unit Kerja fungsi *Funding Retail* (Undangan)
- Pimpinan Tertinggi Unit Kerja fungsi *Credit Wholesale* (Undangan)
- Pimpinan Tertinggi Unit Kerja fungsi *Credit Retail* (Undangan)
- Pimpinan Tertinggi Unit Kerja fungsi *Credit Risk* (Undangan)
- Pimpinan Tertinggi Unit Kerja fungsi *Enterprise, Operational & Market Risk* (Undangan)
- Pimpinan Tertinggi Unit Kerja fungsi *Treasury* (Sekretaris)

- Head of Finance & Accounting Unit (Invitee)
- Head of Wholesale Funding Unit (Invitee)
- Head of Retail Funding Unit (Invitee)
- Head of Wholesale Credit Unit (Invitee)
- Head of Retail Credit Unit (Invitee)
- Head of Credit Risk Unit (Invitee)
- Head of Enterprise, Operational & Market Risk Unit (Invitee)
- Head of Treasury Unit (Secretary)

Tugas dan Wewenang Komite ALCO

1. Menetapkan target keuangan Bank (jangka pendek dan menengah) guna mempertahankan dan meningkatkan nilai Bank melalui optimalisasi spread antara pendapatan dan biaya pada tingkat risiko yang dapat ditoleransi.
2. Memastikan bahwa target keuangan yang ditetapkan Bank mendapatkan persetujuan dari Dewan Komisaris. Pelaksanaan disiplin *Asset and Liabilities Management* (ALMA) oleh ALCO secara praktis mengarah kepada pencapaian target-target keuangan tersebut.
3. Menetapkan strategi ALMA untuk mencapai target-target tersebut melalui: (i) Penetapan Rencana Bisnis; (ii) Komposisi neraca dan off balance sheet aktiva/pasiva; (iii) Produk dan jasa yang ditawarkan; (iv) Penentuan tingkat suku bunga dan/atau pricing untuk semua produk dan jasa Bank.
4. Menjaga agar dalam pelaksanaan strategi ALMA, Bank tetap menjaga *Bank-wide risk level* pada tingkat yang sesuai dengan *risk appetite*.
5. Menetapkan infrastruktur guna melaksanakan strategi ALMA.

Laporan Singkat Pelaksanaan Tugas dan Kegiatan Komite ALCO

Sepanjang tahun 2025, Komite ALCO telah melaksanakan kegiatan sesuai dengan fungsinya yaitu mengoptimalkan neraca Bank agar menghasilkan profit yang maksimal dan memelihara likuiditas Bank sesuai kebutuhan neraca serta memastikan kondisi likuiditas yang patuh terhadap peraturan internal dan eksternal, antara lain dengan cara mengelola risiko suku bunga di neraca Bank serta merumuskan *contingency funding plan* sesuai dengan peraturan yang berlaku.

Duties and Authorities of ALCO Committee

1. Establish the Bank's financial targets (short and medium term) to maintain and increase the Bank's value by optimizing the spread between income and costs at a tolerable risk level.
2. Ensure that the Bank's financial targets are approved by the Board of Commissioners. The implementation of the Asset and Liabilities Management (ALMA) discipline by ALCO practically leads to the achievement of these financial targets.
3. Establish the ALMA strategy to achieve these targets, through: (i) Determination of the Business Plan; (ii) Composition of the balance sheet and off-balance sheet assets/liabilities; (iii) Products and services offered; (iv) Determination of interest rates and/or pricing for all Bank products and services.
4. Ensure that while implementing the ALMA strategy, the Bank maintains the Bank-wide risk level at a level that matches with risk appetite.
5. Establish the infrastructure to implement the ALMA strategy.

Report on Implementation of ALCO Committee Activities

Throughout 2025, the ALCO Committee carried out activities in accordance with its function of optimizing the Bank's balance sheet to generate maximum profits and maintaining liquidity in accordance with the Bank's balance sheet requirements. It also ensured compliance with internal and external regulations. This included managing interest rate risk on the Bank's balance sheet and formulating a contingency funding plan in accordance with applicable regulations.

Penilaian Kinerja Komite ALCO oleh Direksi

Direksi secara berkala melakukan penilaian terhadap kinerja Komite ALCO setiap tahunnya. Penilaian ini merupakan evaluasi terhadap pelaksanaan tugas dan tanggung jawab Komite ALCO dalam mendukung pelaksanaan fungsi pengelolaan perusahaan yang dilakukan oleh Direksi. Berdasarkan hasil evaluasi yang dilakukan, Direksi menilai bahwa Komite ALCO telah melaksanakan tugasnya secara baik dengan berupaya mengoptimalkan neraca Bank agar mampu menghasilkan profit maksimal dan memelihara likuiditas Bank, serta memastikan kondisi likuiditas yang patuh terhadap peraturan internal dan eksternal.

Komite Pengarah Teknologi Informasi

Bank membentuk Komite Pengarah Teknologi Informasi untuk membantu pelaksanaan tugas Direksi dalam melaksanakan tugas dan tanggung jawab terhadap penetapan Rencana Strategis Teknologi Informasi dan realisasi kebijakan pengembangan serta evaluasi penggunaan teknologi informasi.

Jumlah, Komposisi dan Susunan Komite Pengarah Teknologi Informasi Tahun 2025

Bank membentuk Komite Pengarah Teknologi Informasi untuk membantu pelaksanaan tugas Direksi dalam melaksanakan tugas dan tanggung jawab terhadap penetapan Rencana Strategis Teknologi Informasi dan realisasi kebijakan pengembangan serta evaluasi penggunaan teknologi informasi.

Komposisi Komite Pengarah Teknologi Informasi:

- Direktur yang membawahi fungsi Teknologi Informasi (Ketua)
- Direktur Keuangan, Operasional dan Human Capital (Anggota)
- Direktur Digital (Anggota)
- Direktur Risiko, Kepatuhan & Hukum (Anggota)
- *Chief* yang membawahi satuan kerja penyelenggara TI (Anggota)
- *Chief Data Analytics & Artificial Intelligence* (Undangan Tetap)
- *Chief* yang membawahi satuan kerja pengguna TI (Undangan)
- Pejabat Tertinggi yang memimpin Satuan Kerja Penyelenggara TI (Undangan)
- Pejabat Tertinggi yang memimpin Satuan Kerja Pengguna TI (Undangan)
- Pejabat Tertinggi yang memimpin Satuan Kerja *Information Technology Strategy & Governance* (Sekretaris)

Performance Assessment of ALCO Committee by Board of Directors

The Board of Directors periodically assesses the performance of the ALCO Committee annually. This assessment evaluates the implementation of the ALCO Committee's duties and responsibilities in supporting the implementation of the company's management functions carried out by the Board of Directors. Based on the results of the evaluation, the Board of Directors assesses that the ALCO Committee has carried out its duties well by striving to optimize the Bank's balance sheet to generate maximum profits and maintain the Bank's liquidity, as well as ensuring liquidity conditions that comply with internal and external regulations.

Information Technology Steering Committee

The Bank established an Information Technology Steering Committee to assist the Board of Directors in carrying out its duties and responsibilities regarding the determination of the Information Technology Strategic Plan and the realization of development policies and evaluation of the use of information technology.

Number, Composition, and Structure of Information Technology Steering Committee in 2025

The Bank has established an Information Technology (IT) Steering Committee to assist the Board of Directors in carrying out its duties and responsibilities when it comes to establishing an IT Strategic Plan and policy implementation for the Bank's development and evaluation of its IT usage.

The following is the composition of the Information Technology Steering Committee:

- Director of Information Technology (Chairperson)
- Director of Finance, Operations, and Human Capital (Member)
- Director of Digital (Member)
- Director of Risk, Compliance & Legal (Member)
- Chief in IT Implementation Unit (Member)
- Chief of Data Analytics & Artificial Intelligence (Permanent Invitee)
- Chief of IT User Unit (Invitee)
- Head of IT Implementation Unit (Invitee)
- Head of IT User Unit (Invitee)
- Head of IT Strategy & Governance Unit (Secretary)

Tugas dan Wewenang Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi bertanggung jawab memberikan rekomendasi kepada Direksi paling sedikit memuat tentang:

1. Rencana Strategis Teknologi Informasi yang sejalan dengan rencana strategis kegiatan usaha Bank;
2. Perumusan kebijakan, standar, dan prosedur Teknologi Informasi yang utama;
3. Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan Rencana Strategis Teknologi Informasi;
4. Kesesuaian antara pelaksanaan proyek Teknologi Informasi dengan rencana proyek yang disepakati;
5. Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank;
6. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank pada sektor Teknologi Informasi agar investasi Bank pada sektor Teknologi Informasi memberikan kontribusi terhadap pencapaian tujuan bisnis Bank;
7. Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatan kinerja Teknologi Informasi;
8. Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh unit kerja pengguna dan penyelenggara Teknologi Informasi secara efektif, efisien, dan tepat waktu;
9. Kecukupan dan alokasi sumber daya yang dimiliki Bank; dan
10. Melakukan evaluasi dan persetujuan untuk pelaksanaan proyek Teknologi Informasi.

Laporan Singkat Pelaksanaan Tugas dan Kegiatan Komite Pengarah Teknologi Informasi

Sepanjang tahun 2025, Komite Pengarah Teknologi Informasi telah melaksanakan berbagai kegiatan sesuai tugas dan kewenangannya, termasuk diantaranya menetapkan Rencana Strategis Teknologi Informasi; menetapkan perumusan kebijakan, standar, dan prosedur TI yang Utama; menetapkan proyek-proyek TI tahun anggaran 2025; melakukan pemantauan rutin status pengembangan proyek-proyek Teknologi Informasi tahun anggaran 2025; melakukan pemantauan kesesuaian TI dengan kebutuhan sistem informasi manajemen dan kegiatan usaha Bank; melakukan pengkajian/pemantauan penggunaan anggaran dan belanja modal TI; melakukan pemantauan efisiensi layanan TI; memantau dan memberikan arahan terhadap masalah masalah dan perkembangan TI dan *Cybersecurity*; dan melakukan analisis sumber daya TI yang dimiliki Bank.

Duties and Authorities of Information Technology Steering Committee

The Information Technology Steering Committee is responsible for providing recommendations to the Board of Directors containing at least:

1. Information Technology Strategic Plan which is in line with the Bank's strategic plan for business activities;
2. Formulation of key Information Technology policies, standards and procedures;
3. Conformity between approved Information Technology projects and the Information Technology Strategic Plan;
4. Conformity between the implementation of the Information Technology project and the agreed project plan;
5. Compatibility between Information Technology and the needs of management information systems and the needs of the Bank's business activities;
6. Effectiveness of steps in minimizing risks on Bank investments in the Information Technology sector so that Bank investments in the Information Technology sector contribute to achieving the Bank's business objectives;
7. Monitoring Information Technology performance and efforts to improve Information Technology performance;
8. Efforts to resolve various problems related to Information Technology that cannot be resolved by the work units of Information Technology users and providers effectively, efficiently and on time;
9. Adequacy and allocation of resources owned by the Bank; and
10. Evaluate and approve the implementation of Information Technology projects.

Report on Implementation of Duties of Information Technology Steering Committee

Throughout 2025, the Bank's Information Technology (IT) Steering Committee carried out various activities in accordance with its duties and authorities, including establishing an Information Technology Strategic Plan; establishing key IT policies, standards, and procedures; determining IT projects for 2025; routinely monitoring the development status of IT projects for 2025; monitoring the alignment of IT with the information system needs and business activities of the Bank's management; reviewing/monitoring IT budget utilization and capital expenditures; monitoring the efficiency of IT services; monitoring and providing guidance on IT and cybersecurity issues and developments; and analyzing the Bank's IT resources.

Penilaian Kinerja Komite Pengarah Teknologi Informasi oleh Direksi

Direksi secara berkala melakukan penilaian terhadap kinerja Komite Pengarah Teknologi Informasi setiap tahunnya. Penilaian ini merupakan evaluasi terhadap pelaksanaan tugas dan tanggung jawab Komite Pengarah Teknologi Informasi dalam mendukung pelaksanaan fungsi pengelolaan perusahaan yang dilakukan oleh Direksi. Berdasarkan hasil evaluasi yang dilakukan, Direksi menilai bahwa Komite Pengarah Teknologi Informasi telah melaksanakan tugasnya secara baik melalui penetapan rencana strategis terkait TI dan serta mendukung pengembangan penggunaan TI di Bank.

Performance Assessment of Information Technology Steering Committee

The Board of Directors periodically assesses the performance of the Information Technology Steering Committee annually. This assessment evaluates the implementation of the duties and responsibilities of the Information Technology Steering Committee in supporting the implementation of the company's management functions carried out by the Board of Directors. Based on the evaluation results, the Board of Directors assesses that the Information Technology Steering Committee has carried out its duties effectively by establishing strategic plans related to IT and supporting the development of IT use at the Bank.

Sekretaris Perusahaan & PMO
Corporate Secretary & PMO

Sekretaris Perusahaan & *Program Management Office* (PMO) merupakan organ pendukung Direksi yang bertanggung jawab terhadap pembentukan citra positif Bank serta kegiatan penyampaian informasi material Bank secara tepat waktu dan akurat kepada seluruh pemangku kepentingan. Sekretaris Perusahaan & PMO bertanggung jawab menyediakan dan menyampaikan informasi kepada masyarakat umum maupun untuk kepentingan investor yang berhubungan dengan kinerja Bank secara tepat waktu, akurat, dan transparan sesuai ketentuan dan perundang-undangan yang berlaku bagi Bank dan sebagai sebuah perusahaan publik.

The Corporate Secretary & Program Management Office (PMO) is a supporting organ of the Board of Directors responsible for building a positive image of the Bank and delivering material information to all stakeholders in a timely and accurate manner. The Corporate Secretary & PMO are responsible for providing and delivering information to the general public and for the benefit of investors related to the Bank's performance in a timely, accurate, and transparent manner in accordance with the provisions and laws applicable to the Bank and as a public company.

Dasar Hukum

1. Peraturan OJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan OJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

Legal Basis

1. OJK Regulation No. 17 of 2023 concerning Implementation of Governance for Conventional Bank.
2. JK Regulation No. 35/POJK.04/2014 concerning Corporate Secretaries of Issuers or Public Companies.

Pihak yang Mengangkat dan Memberhentikan Sekretaris Perusahaan & PMO

Sekretaris Perusahaan & PMO dapat diangkat dan diberhentikan oleh Direksi melalui Keputusan Direksi berdasarkan mekanisme internal Bank. Atas dasar ini, Sekretaris Perusahaan & PMO bertanggung jawab langsung kepada Direksi. Pengangkatan Sekretaris Perusahaan & PMO juga dilakukan dengan mempertimbangkan kemampuan profesional serta integritasnya terhadap masyarakat dan bisnis.

Authorities Appointing and Dismissing Corporate Secretary & PMO

The Corporate Secretary and PMO can be appointed and dismissed by the Board of Directors through a Board of Directors Decree based on the Bank's internal mechanisms. Therefore, the Corporate Secretary and PMO are directly responsible to the Board of Directors. The appointment of the Corporate Secretary and PMO is also made by considering their professional abilities and integrity towards the community and the business.

Pejabat Sekretaris Perusahaan dan Dasar Pengangkatan

Berdasarkan Surat Keputusan PT Allo Bank Indonesia Tbk No. 074/DIRAB/22 tertanggal 3 Oktober 2022, Bank melalui Direktur Utama menunjuk Stacey Aryadi Suryoputro sebagai Head Sekretaris Perusahaan & PMO.

Corporate Secretary Officer and Appointment Basis

Based on the Decree of PT Allo Bank Indonesia Tbk No. 074/DIRAB/22 dated October 3, 2022, the Bank through the President Director appointed Stacey Aryadi Suryoputro as Head of Corporate Secretary & PMO.

STACEY ARYADI SURYOPUTRO



Sekretaris Perusahaan & PMO
Corporate Secretary & PMO

Kewarganegaraan Citizenship	**Indonesia** Indonesian
Usia Age	**49 tahun** 49 years old
Kelahiran Place and Date of Birth	**Jakarta, 28 Agustus 1976** Jakarta, August 28, 1976
Domisili Domicile	**DKI Jakarta**

Riwayat Pendidikan | Educational Background

Masters of Business Administration (MBA) and Bachelor of Science (BSc.) dari Arkansas State University (USA)

Masters of Business Administration (MBA) and Bachelor of Science (BSc.) from Arkansas State University (USA)

Riwayat Pekerjaan | Employment History

- Sekretaris Perusahaan di PT Bank Commonwealth.
- *Head of Strategy and Corporate Communication* di PT Bank Ganesha Tbk.
- *Corporate Strategy & Marketing Research* di PT Bank Permata Tbk.
- *Head of Government and Investor Relations* di PT Bank Permata Tbk.
- *Change Program Management Officer* dan *Treasury Dealer* di PT Bank Lippo Tbk.
- *Corporate Secretary at* PT Bank Commonwealth,
- *Head of Strategy and Corporate Communication at* PT Bank Ganesha Tbk,
- *Corporate Strategy & Marketing Research at* PT Bank Permata Tbk,
- *Head of Government and Investor Relations at* PT Bank Permata Tbk,
- *Change Program Management Officer and Treasury Dealer at* PT Bank Lippo Tbk.

- Sekretaris Perusahaan di PT Bank Commonwealth.
- Head of Strategy and Corporate Communication di PT Bank Ganesha Tbk.
- Corporate Strategy & Marketing Research di PT Bank Permata Tbk.
- Head of Government and Investor Relations di PT Bank Permata Tbk.
- Change Program Management Officer dan Treasury Dealer di PT Bank Lippo Tbk.
- Corporate Secretary at PT Bank Commonwealth,
- Head of Strategy and Corporate Communication at PT Bank Ganesha Tbk,
- Corporate Strategy & Marketing Research at PT Bank Permata Tbk,
- Head of Government and Investor Relations at PT Bank Permata Tbk,
- Change Program Management Officer and Treasury Dealer at PT Bank Lippo Tbk.

Pendidikan dan/atau Sertifikasi Profesi yang Berlaku | Applicable Education and/or Professional Certification

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris dan Direksi dan Pemegang Saham Pengendali.

No affiliation relationship with members of the Board of Commissioners and Directors and Controlling Shareholders.

Tugas dan Tanggung Jawab Sekretaris Perusahaan

1. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal.
2. Memberikan masukan kepada Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal.
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
   a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Emiten atau Perusahaan Publik.

Duties and Responsibilities of Corporate Secretary

1. Monitoring the development of the Capital Market, especially the applicable laws and regulations in the field of Capital Market.
2. Providing input to the Board of Directors and Board of Commissioners of the Issuer or Public Company to comply with the provisions of laws and regulations in the field of Capital Market.
3. Assisting the Board of Directors and Board of Commissioners in implementing corporate governance, which includes:
   a. Information disclosure to the public, including the availability of information on the Issuer's or Public Company's website.

b. Penyampaian laporan kepada Otoritas Jasa Keuangan secara tepat waktu.
c. Penyelenggaraan dan dokumentasi RUPS.
d. Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris.
e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
f. Sebagai penghubung dengan pemegang saham, OJK dan pemangku kepentingan lainnya.

Peningkatan Kompetensi Sekretaris Perusahaan & PMO

Allo Bank senantiasa melaksanakan program peningkatan kompetensi bagi Sekretaris Perusahaan & PMO guna mengoptimalkan seluruh tugasnya dan terus mengembangkan kemampuannya, khususnya untuk mengikuti perkembangan isu-isu seputar korporasi dan fungsi di bawah Sekretaris Perusahaan & PMO. Informasi mengenai peningkatan kompetensi Sekretaris Perusahaan & PMO di tahun 2025 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Laporan Pelaksanaan Tugas Sekretaris Perusahaan & PMO

Sepanjang tahun 2025, Sekretaris Perusahaan & PMO telah melaksanakan tugas dan tanggung jawabnya melalui sejumlah kegiatan, seperti:

1. Menyusun buku Laporan Tahunan dan Laporan Berkelanjutan 2024;
2. Mengorganisasikan dan mendokumentasikan RUPS Tahunan tahun buku 2024 pada tanggal 10 April 2025;
3. Menyampaikan laporan berkala serta keterbukaan informasi kepada OJK dan BEI sesuai dengan ketentuan dan peraturan yang berlaku terkait Pasar Modal dengan tepat waktu;
4. Mengorganisasikan rapat Direksi, rapat Dewan Komisaris, rapat Gabungan Dewan Komisaris dan Direksi, Rapat Komite Audit dan Komite Pemantau Risiko serta membuat dan mengadministrasikan risalah rapat dan daftar hadirnya;
5. Mengawasi proses registrasi pemegang saham Perseroan yang dilakukan oleh Biro Administrasi Efek yang ditunjuk serta melaporkan perubahannya kepada Direksi dan regulator;
6. Menyusun serta menerapkan berbagai kebijakan dan prosedur terkait komunikasi korporat, transparansi & pengungkapan informasi berkelanjutan dan Tata Kelola Perusahaan yang Baik;
7. Memperbarui data informasi korporasi yang dimuat dalam situs web Perseroan, terutama terkait Tata Kelola dan mengembangkan Hubungan Investor (*Investor Relation*) dengan dunia pasar modal, dalam rangka meningkatkan kualitas serta kemudahan akses keterbukaan informasi Perseroan bagi pemegang saham, publik, dan seluruh pemangku kepentingan;

b. Submitting reports to the Financial Services Authority in a timely manner.
c. Organizing and documenting the GMS.
d. Organizing and documenting meetings of the Board of Directors and/or the Board of Commissioners.
e. Implementing the company orientation program for the Board of Directors and/or the Board of Commissioners.
f. Acting as a liaison with shareholders, OJK, and other stakeholders.

Competency Development of Corporate Secretary and PMO

Allo Bank consistently implements competency improvement programs for the Corporate Secretary and PMO to optimize all their duties and continuously develop their capabilities, particularly to keep abreast of developments in corporate issues and functions under the Corporate Secretary and PMO. Information regarding the competency improvement of the Corporate Secretary and PMO in 2025 is presented in the Company Profile Chapter of this Annual Report.

Report on Implementation of Duties of Corporate Secretary & PMO

Throughout 2025, the Corporate Secretary and PMO carried out their duties and responsibilities as follows:

1. Preparing the 2024 Annual Report and Sustainability Report;
2. Organizing and documenting the 2024 Annual General Meeting of Shareholders (AGMS) on April 10, 2025;
3. Submitting periodic reports and information disclosure to the Financial Services Authority (OJK) and the Indonesia Stock Exchange (IDX) in accordance with applicable Capital Market provisions and regulations in a timely manner;
4. Organizing meetings of the Board of Directors, Board of Commissioners, Joint Meetings of the Board of Commissioners and the Board of Directors, Audit Committee and Risk Monitoring Committee meetings, and preparing and administering meeting minutes and attendance lists;
5. Overseeing the Company's shareholder registration process conducted by the appointed Securities Administration Bureau and reporting changes to the Board of Directors and regulators;
6. Developing and implementing various policies and procedures related to corporate communications, transparency and disclosure of sustainable information, and Good Corporate Governance;
7. Updating corporate information contained on the Company's website, particularly regarding Governance and developing Investor Relations with the capital market, in order to improve the quality and ease of access to the Company's information disclosure for shareholders, the public, and all stakeholders;

8. Memberikan informasi terkini kepada Direksi dan Dewan Komisaris Perseroan terkait saham Perseroan serta peraturan-peraturan terkait pasar modal yang diterbitkan oleh OJK dan BEI;
9. Menyusun dan mengusulkan rencana kerja Sekretaris Perusahaan & PMO kepada Direksi Perseroan;
10. Bekerja sama dengan unit-unit terkait dalam menyelenggarakan program orientasi bagi para anggota Direksi dan Dewan Komisaris baru; dan
11. Menyelenggarakan Paparan Publik Tahunan pada tanggal 10 April 2025, serta melakukan dokumentasi yang dipersyaratkan oleh peraturan dan ketentuan yang berlaku terkait Pasar Modal.

8. Providing the latest information to the Company's Board of Directors and Board of Commissioners regarding the Company's shares and capital market regulations issued by the Financial Services Authority (OJK) and the Indonesia Stock Exchange (IDX);
9. Preparing and proposing a work plan for the Corporate Secretary and Public Accountant (PMO) to the Company's Board of Directors;
10. Collaborating with relevant units in organizing an orientation program for new members of the Board of Directors and Board of Commissioners; and
11. Holding an Annual Public Expose on April 10, 2025, and completing the documentation required by applicable rules and regulations related to the Capital Market.

Satuan Kerja Audit Internal
Internal Audit Work Unit

Allo Bank memiliki Satuan Kerja Audit Internal (SKAI) sebagai third line of defense yang memiliki tugas dan tanggung jawab untuk menjalankan fungsi audit internal di Bank secara berkesinambungan. SKAI bertugas sebagai penjaminan (*assurance*) dalam mengevaluasi proses tata kelola, pengelolaan risiko dan efektivitas pengendalian internal pada semua aspek kegiatan Bank melalui pendekatan berbasis risiko. Selain itu, SKAI juga bertugas sebagai fungsi konsultatif untuk memberikan masukan atas pengendalian internal kepada divisi lainnya, seperti pemberian rekomendasi atau saran perbaikan dalam berbagai pemeriksaan yang dilakukan, masukan atas draft kebijakan atau prosedur, masukan atas inisiatif Bank, dan lainnya.

Allo Bank has an Internal Audit Unit (SKAI) as the third line of defense, tasked with and responsible for continuously carrying out the Bank's internal audit function. SKAI's role is to provide assurance in evaluating governance processes, risk management, and the effectiveness of internal controls across all aspects of the Bank's activities through a risk-based approach. Furthermore, SKAI also serves as a consultative function, providing input on internal controls to other divisions, such as providing recommendations or suggestions for improvements in various audits, input on draft policies or procedures, input on Bank initiatives, and others.

Dasar Hukum

1. Peraturan OJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan OJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum.
3. Peraturan OJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.

Legal Basis

1. OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Conventional Bank.
2. OJK Regulation No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Function in Conventional Bank.
3. OJK Regulation No. 56/POJK.04/2015 concerning the Establishment and Guidelines for Drafting Internal Audit Unit Charters.

Pihak yang Mengangkat dan Memberhentikan Kepala SKAI

Direktur Utama dapat mengangkat dan memberhentikan Kepala SKAI setelah mendapat persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit untuk selanjutnya dilaporkan kepada Otoritas Jasa Keuangan (OJK).

Struktur dan Kedudukan SKAI

Satuan Kerja Audit Internal Allo Bank dipimpin oleh Kepala SKAI yang bertanggung jawab langsung kepada Direktur Utama dan memiliki akses komunikasi langsung kepada Komite Audit. Kepala SKAI membawahi *Audit Non-Digital, Audit Digital*, dan *Audit Information Technology*. Hingga 31 Desember 2025, Satuan Kerja Audit Internal Bank beranggotakan 9 (sembilan) orang, termasuk Kepala SKAI.

Piagam Audit Internal

Internal Audit memiliki Piagam Audit Internal (*Internal Audit Charter*) yang disahkan oleh Direktur Utama dan Komisaris Utama yang terakhir kali dimutakhirkan pada tanggal 21 Oktober 2024. Piagam Audit Internal (*Internal Audit Charter*) dibentuk dengan mengacu kepada Peraturan OJK No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Audit Internal dan Peraturan OJK No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum.

Piagam Audit Internal *(Internal Audit Charter)* memberikan pedoman mengenai tujuan, kedudukan, wewenang, tanggung jawab dan ruang lingkup pekerjaan internal audit yang dinyatakan secara formal dalam Piagam Audit Internal *(Internal Audit Charter)* sesuai dengan Peraturan OJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

Kepala SKAI dan Dasar Pengangkatan

Allo Bank melalui Direksi menunjuk Willyardo Halim Partahi Napitupulu sebagai Plt. Kepada Divisi SKAI berdasarkan Surat Keputusan No. 114/SK-DIRAB/2025 tanggal 25 November 2025 yang telah disampaikan kepada OJK melalui surat No. 150/DIR-BIS-REG/22 tanggal 30 Agustus 2022.

Appointment and Dismissal of Head of SKAI

President Director may appoint and dismiss the Head of SKAI after obtaining approval from the Board of Commissioners by considering the recommendations of the Audit Committee to be subsequently reported to the Financial Services Authority (OJK).

Structure and Position of SKAI

Allo Bank's Internal Audit Unit is led by the Head of Internal Audit, who reports directly to the President Director and has direct communication access to the Audit Committee. The Head of Internal Audit oversees Non-Digital Audit, Digital Audit, and Information Technology Audit. Until December 31, 2025, the Bank's Internal Audit Unit will consist of nine members, including the Head of Internal Audit.

Internal Audit Charter

The Internal Audit has an Internal Audit Charter ratified by the President Director and President Commissioner, last updated on October 21, 2024. The Internal Audit Charter was established in accordance with OJK Regulation No. 56/POJK.04/2015 dated December 23, 2015, concerning the Establishment and Guidelines for the Preparation of Internal Audit Charters, and OJK Regulation No. 1/POJK.03/2019 dated January 28, 2019, concerning the Implementation of the Internal Audit Function in Commercial Banks.

The Internal Audit Charter provides guidance on the objectives, position, authority, responsibilities, and scope of work of the internal audit, which are formally stated in the Internal Audit Charter in accordance with OJK Regulation No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.

Head of SKAI and Basis of Appointment

Allo Bank through the Board of Directors appointed Willyardo Halim Partahi Napitupulu as Acting Head of the SKAI Division based on Decree No. 114/SK-DIRAB/2025 dated November 25, 2025 which has been submitted to the OJK through letter No. 150/DIR-BIS-REG/22 dated August 30, 2022.

WILLYARDO HALIM PARTAHI NAPITUPULU



Plt. Kepala SKAI
Acting Head of SKAI

Kewarganegaraan Citizenship	**Indonesia** Indonesian
Usia Age	**37 tahun** 37 years old
Kelahiran Place and Date of Birth	**Medan, 6 Juli 1988** Medan, July 6, 1988
Domisili Domicile	**BSD, Tangerang Selatan** BSD, South Tangerang

Riwayat Pendidikan | Educational Background

Lulus S1 dari Ekonomi Akuntansi Universitas Sumatera Utara (USU) pada tahun 2010

Graduated as Bachelor of Economics Majoring in Accounting from Universitas Sumatera Utara (USU) in 2010

Riwayat Pekerjaan | Employment History

Allo Bank
- *Act. Internal Audit Division Head* (2025-2026)
- *Digital Auditor* (2024-2025)

Bank Mizuho
- Internal Audit (2023-2024)

OCBC NISP
- *Network and Retail Banking Audit* (2017-2023)

- Bank of Tokyo - Mitsubishi UFJ
- *Credit Analyst* (Non Japanese Desk) (2015-2017)
- *Planning Promotion and Investment* (2013-2015)
- *Assistant Relationship Manager* (Japanese Desk) (2012-2013)
- *Management Trainee Bank of Tokyo* (20010 - 2012)

Allo Bank
- Act. Internal Audit Division Head (2025-2026)
- Digital Auditor (2024-2025)

Bank Mizuho
- Internal Audit (2023-2024)

OCBC NISP
- Network and Retail Banking Audit (2017-2023)

- Bank of Tokyo - Mitsubishi UFJ
- Credit Analyst (Non Japanese Desk) (2015-2017)
- Planning Promotion and Investment (2013-2015)
- Assistant Relationship Manager (Japanese Desk) (2012-2013)
- Management Trainee Bank of Tokyo (20010 - 2012)

Pendidikan dan/atau Sertifikasi Profesi yang Berlaku | Applicable Education and/or Professional Certification

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris dan Direksi dan Pemegang Saham Pengendali

No affiliation relationship with members of the Board of Commissioners and Directors and Controlling Shareholders.

Tugas dan tanggung jawab Satuan Kerja Audit Internal

Fungsi SKAI adalah memberikan jasa assurance dan consulting yang independen dan objektif guna memberikan nilai tambah dan perbaikan operasional Bank, antara lain:

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit.
2. Menyusun dan melaksanakan rencana Audit Internal tahunan.

Duties and Responsibilities of Internal Audit Unit

The function of SKAI is to provide independent and objective assurance and consulting services to provide added value and improve the Bank's operations, including:

1. Assisting the President Director and Board of Commissioners in their oversight role by operationalizing the planning, implementation, and monitoring of audit results.
2. Develop and implement the annual Internal Audit plan.

3. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan perusahaan.
4. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, dan kegiatan lainnya.
5. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen.
6. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada direktur utama dan Dewan Komisaris.
7. Memantau, menganalisis dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan.
8. Bekerja sama dengan Komite Audit.
9. Menyusun program untuk mengevaluasi mutu kegiatan audit internal yang dilakukannya.
10. Melakukan pemeriksaan khusus apabila diperlukan.

3. Test and evaluate the implementation of internal control and risk management systems in accordance with company policies.
4. Examine and assess the efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities.
5. Provide suggestions for improvement and objective information about the activities examined at all levels of management.
6. Prepare an audit report and submit the report to the President Director and the Board of Commissioners.
7. Monitor, analyze and report on the implementation of follow-up improvements that have been suggested.
8. Cooperate with the Audit Committee.
9. Develop a program to evaluate the quality of the internal audit activities it performs.
10. Conduct special examinations if necessary.

Sertifikasi Profesi

Dalam rangka memastikan seluruh auditor Bank memiliki kualifikasi dan kompetensi yang memadai, Allo Bank senantiasa memfasilitasi Auditor Internal untuk mengikuti program sertifikasi. Program sertifikasi ini ditujukan agar dapat memastikan kualitas audit yang optimal sesuai dengan ketentuan yang berlaku. Adapun sertifikasi yang telah dimiliki oleh Auditor Allo Bank hingga tahun 2025 adalah sebagai berikut:

Professional Certification

To ensure that all Bank auditors possess adequate qualifications and competencies, Allo Bank consistently facilitates Internal Auditors to participate in certification programs. This certification program aims to ensure optimal audit quality in accordance with applicable regulations. The certifications held by Allo Bank Auditors as of 2025 are as follows:

Tabel Sertifikasi Profesi Auditor Perseroan Tahun 2025
Table of the Company's Auditor Professional Certification for 2025

No.	Sertifikasi Certification	Total
1.	Auditor Kualifikasi IV KKNI KKNI Qualification IV Auditor	1
2.	Sertifikat Kompetensi Audit Intern Bank Bank Internal Audit Competency Certificate	1

Peningkatan Kompetensi SKAI

Selain mengikuti program sertifikasi, Auditor Internal senantiasa mengikuti pelatihan atau program pengembangan kompetensi untuk menunjang dan mengoptimalkan peran serta fungsi Audit Internal. Informasi terkait program peningkatan kompetensi yang dilakukan oleh Kepala SKAI pada tahun 2025 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

SKAI Competency Development

In addition to participating in certification programs, Internal Auditors regularly participate in training and competency development programs to support and optimize the role and function of Internal Audit. Information regarding the competency development program implemented by the Head of Internal Audit in 2025 can be found in the Company Profile section of this Annual Report.

Laporan Pelaksanaan Tugas SKAI

Sepanjang tahun 2025, SKAI telah menyelesaikan 17 penugasan audit yang terdiri dari audit reguler maupun audit atas permintaan tambahan dari manajemen. Atas audit yang telah dilakukan, SKAI memberikan 86 rekomendasi, di mana 4 rekomendasi audit belum jatuh tempo pada 31 Desember 2025. Seluruh rekomendasi audit yang telah jatuh tempo telah ditindaklanjuti dengan tepat waktu.

Tinjauan dan Hasil Penelitian SKAI atas Efektivitas Sistem Pengendalian Internal

Sebagai *third lines of defense*, SKAI bertugas untuk melakukan pemeriksaan terhadap efektivitas sistem pengendalian internal melalui kegiatan audit berbasis risiko yang tertuang dalam Program Kerja Audit Tahunan 2024 yang telah disetujui oleh Direktur Utama dan Dewan Komisaris berdasarkan rekomendasi Komite Audit. Berdasarkan hasil pemeriksaan terhadap efektivitas sistem pengendalian internal Bank, SKAI menyimpulkan bahwa sistem pengendalian internal Bank telah memadai untuk memitigasi risiko yang secara signifikan dapat mengganggu operasional Bank, walaupun masih terdapat beberapa aspek pengendalian yang perlu ditingkatkan sehingga pengendalian internal menjadi lebih efektif dan efisien.

Rencana Kerja Audit Tahun 2026

SKAI secara berkala menyusun Rencana Kerja Audit Tahun 2026 dengan mempertimbangkan strategi dan RBB yang telah disusun oleh Bank pada tahun mendatang. Rencana Kerja Audit Tahun 2026 menggunakan pendekatan audit berbasis risiko dengan fokus pengawasan seluruh kegiatan operasional Bank. Untuk merealisasikan rencana kerjanya, SKAI akan terus melakukan peningkatan kompetensi auditor, pengembangan metodologi serta optimalisasi alat bantu audit. Berdasarkan pertimbangan-pertimbangan tersebut, SKAI telah menetapkan sejumlah rencana kerja audit di tahun 2026 dengan merencanakan pelaksanaan 14 penugasan audit.

SKAI Task Implementation Report

Throughout 2025, SKAI has completed 17 audit assignments consisting of regular audits and audits at additional requests from management. Based on the audits that have been conducted, SKAI has provided 86 recommendations, of which 4 audit recommendations have not matured as of December 31, 2025. All audit recommendations that have matured have been followed up in a timely manner.

Review and Results of SKAI Research on Effectiveness of Internal Control System

As the third line of defense, SKAI is tasked with examining the effectiveness of the internal control system through risk-based audit activities contained in the 2024 Annual Audit Work Program approved by the President Director and the Board of Commissioners based on the recommendations of the Audit Committee. Based on the results of the examination of the effectiveness of the Bank's internal control system, SKAI concluded that the Bank's internal control system is adequate to mitigate risks that could significantly disrupt the Bank's operations, although there are still several aspects of control that need to be improved so that internal control becomes more effective and efficient.

The 2026 Audit Work Plan

The Internal Audit Unit (SKAI) periodically prepares the 2026 Audit Work Plan, taking into account the Bank's strategy and Business Plan (RBB) for the coming year. The 2026 Audit Work Plan uses a risk-based audit approach, focusing on overseeing all of the Bank's operational activities. To realize its work plan, the Internal Audit Unit (SKAI) will continue to improve auditor competency, develop methodologies, and optimize audit tools. Based on these considerations, the Internal Audit Unit (SKAI) has established several audit work plans for 2026, with plans to implement 14 audit assignments.

Fungsi Kepatuhan
Compliance Function

Bank telah membentuk fungsi kepatuhan sebagai bagian dari langkah preventif untuk memastikan bahwa seluruh kebijakan, ketentuan, sistem, prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku. Fungsi kepatuhan juga dibentuk untuk memastikan kepatuhan Bank terhadap pelaksanaan ketentuan yang ditetapkan oleh regulator dan/atau otoritas pengawas lain yang berwenang.

Di tahun 2025, Allo Bank telah memiliki kebijakan dari standar prosedur kepatuhan yang menjabarkan tugas dan tanggung jawab Satuan Kerja Kepatuhan dalam menjalankan fungsi

The Bank has established a compliance function as part of its preventive measures to ensure that all policies, provisions, systems, procedures, and business activities comply with applicable laws and regulations. The compliance function was also established to ensure the Bank's compliance with the provisions stipulated by regulators and/or other authorized supervisory authorities.

By 2025, Allo Bank had a policy and standard compliance procedures outlining the duties and responsibilities of the Compliance Work Unit in carrying out its compliance function.

kepatuhan. Penerapan fungsi kepatuhan yang dilakukan oleh Bank mengacu pada Peraturan OJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

Pembentukan standar ini dilatarbelakangi oleh kesadaran Bank atas kondisi industri perbankan yang dinamis seiring dengan tingginya kesadaran masyarakat akan pentingnya akses perbankan, perkembangan teknologi informasi, dan persaingan usaha yang ketat sehingga berpengaruh pada penambahan eksposur risiko. Perkembangan kondisi ini mengharuskan Bank untuk melakukan upaya preventif (*exante*) maupun kuratif (*expost*) untuk memitigasi risiko tersebut. Untuk itu, Bank membentuk Satuan Kerja Kepatuhan yang bertugas untuk menjalankan fungsi kepatuhan guna memastikan eksposur risiko dalam kegiatan usaha Bank dapat ditekan melalui tindakan yang bersifat preventif (*ex-ante*).

Struktur Organisasi Fungsi Kepatuhan

Satuan Kerja Kepatuhan dibentuk sebagai pelaksana fungsi kepatuhan Bank sebagaimana ditetapkan berdasarkan SK Direksi No. 101/DIRAB/24 tanggal 19 Desember 2024 tentang Perubahan Struktur Organisasi (Januari 2025) PT Allo Bank Indonesia Tbk. Satuan Kerja Kepatuhan bertanggung jawab langsung kepada Direktur yang membawahkan fungsi kepatuhan. Penunjukan dan pengangkatan Direktur yang membawahkan fungsi kepatuhan telah memenuhi persyaratan yang berlaku dan dilaksanakan melalui proses sebagaimana ditentukan oleh OJK.

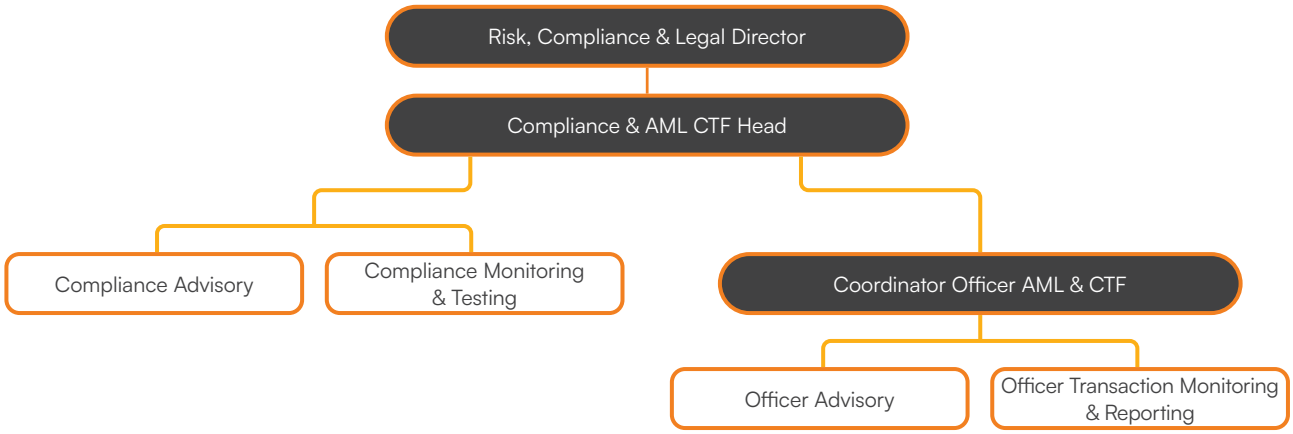
The Bank's implementation of the compliance function is based on OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks.

The establishment of this standard was motivated by the Bank's awareness of the dynamic conditions of the banking industry, along with heightened public awareness of the importance of banking access, developments in information technology, and intense business competition, which have resulted in increased risk exposure. These evolving conditions require the Bank to undertake both preventive (ex ante) and curative (ex post) measures to mitigate these risks. To that end, the Bank has established a Compliance Work Unit tasked with implementing compliance functions to ensure that risk exposures in the Bank's business activities can be minimized through preventive (ex-ante) measures.

Compliance Function Organizational Structure

The Compliance Work Unit was established to implement the Bank's compliance function, as stipulated in Board of Directors Decree No. 101/DIRAB/24 dated December 19, 2024, concerning Changes to the Organizational Structure (January 2025) of PT Allo Bank Indonesia Tbk. The Compliance Work Unit reports directly to the Director responsible for the compliance function. The appointment and promotion of the Director responsible for the compliance function have met applicable requirements and are carried out through a process determined by the Financial Services Authority (OJK).

Struktur Organisasi Satuan Kerja Kepatuhan
Organization Structure of Compliance Work Unit



Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan selaku pelaksana fungsi kepatuhan di Bank dipegang oleh Compliance & AML CTF Division. Unit ini bertanggung jawab langsung kepada Direktur Risiko, Kepatuhan & Hukum. Dalam menjalankan peranya sebagai Satuan Kerja Kepatuhan, Compliance & AML CTF Division memiliki sejumlah tugas dan tanggung jawab, antara lain:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank.
3. Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.
5. Mengkoordinasi penerapan program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM), termasuk di dalamnya bertanggung jawab untuk melakukan penilaian risiko penerapan program APU, PPT, dan PPPSPM sesuai ketentuan dari regulator.

Pelaksanaan Kegiatan Fungsi Kepatuhan

Di tahun 2025, fungsi kepatuhan telah melaksanakan tugasnya melalui sejumlah kegiatan, di antaranya:

1. Melakukan pemantauan terhadap pelaksanaan aktivitas bisnis dan operasional bank, untuk memastikan bahwa bank mematuhi peraturan dan ketentuan.
2. Melakukan diseminasi, analisa, dan *gap analysis* atas ketentuan terbaru/regulasi yang baru terbit.Satuan kerja kepatuhan membandingkan regulasi terbaru dengan kebijakan internal dan mengusulkan dan/atau menyusun ketentuan internal untuk dapat memenuhi regulasi terbaru tersebut. Kemudian mensirkulasikan setiap ketentuan baru dari Regulator (OJK, Bank Indonesia, PPATK, dan peraturan perundang-undangan lainnya yang berlaku) secara berkala ke semua jenjang organisasi.
3. Menghadiri sosialisasi dan training yang diadakan oleh Regulator terkait maupun pihak eksternal lainnya terkait regulasi terkini dan hal-hal lain terkait kepatuhan.
4. Menginisiasi sosialisasi ketentuan dengan unit kerja terkait di lingkungan bank.
5. Menjadi trainer dalam program "*Induction Training*" untuk karyawan baru dan juga dalam program "*Building a Risk -Smart Culture*" untuk seluruh karyawan.
6. Menyelenggarakan *policy awareness* terkait *Good Corporate Governance* dengan *pre test* dan *post test* yang diikuti oleh seluruh karyawan.
7. Mengikuti *training Integrated Governance Risk and Compliance* (IGRC) yang diselenggarakan internal dengan menghadirkan *expertise.*
8. Diskusi secara langsung dengan divisi/unit kerja terkait peraturan, ketentuan, dan pemenuhan komitmen kepada regulator.

Compliance Work Unit

The Compliance Work Unit, as the implementing body for the Bank's compliance function, is held by the Compliance & AML CTF Division. This unit reports directly to the Director of Risk, Compliance & Legal Affairs. In carrying out its role as a Compliance Work Unit, the Compliance & AML CTF Division has several duties and responsibilities, including:

1. Establish a compliance culture at all levels of the organization and the Bank's business activities.
2. Manage compliance risks faced by the Bank.
3. Ensure that the policies, regulations, systems, and procedures, as well as the business activities conducted by the Bank, comply with the Financial Services Authority regulations and the provisions of laws and regulations.
4. Ensure the Bank's compliance with commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities.
5. Coordinate the implementation Anti Money Laundering, Counter-Terrorist Financing and Counter-Proliferation Financing of Weapons of Mass Destruction program, including being responsible for conducting risk assessments for the implementation of the AML-CFT & CPF programs in accordance with the provisions of the regulator.

Implementation of Compliance Function Activities

In 2025, the compliance function carried out its duties through a number of activities, including:

1. Monitoring the implementation of the bank's business and operational activities to ensure compliance with rules and regulations.
2. Disseminating, analyzing, and gap analyzing the latest provisions/newly issued regulations. The compliance work unit compared the latest regulations with internal policies and proposed and/or drafted internal provisions to comply with these new regulations. Furthermore, it periodically circulated any new provisions from regulators (OJK, Bank Indonesia, PPATK, and other applicable laws and regulations) to all levels of the organization.
3. Attending dissemination and training sessions held by relevant regulators and other external parties regarding the latest regulations and other compliance-related matters.
4. Initiating the dissemination of regulations to relevant work units within the bank.
5. Serving as a trainer in the "Induction Training" program for new employees and in the "Building a Risk-Smart Culture" program for all employees.
6. Conducting policy awareness training related to Good Corporate Governance with pre- and post-tests for all employees.
7. Participating in Integrated Governance Risk and Compliance (IGRC) training conducted internally, featuring experts.
8. Conducting direct discussions with divisions/work units regarding regulations, provisions, and fulfillment of commitments to regulators.

9. Satuan kerja kepatuhan berperan sebagai *Liaison Officer* atau penghubung, mengkoordinasikan antara regulator dengan bagian-bagian terkait di bank dalam rangka pengawasan bank antara lain permintaan data serta monitoring pemenuhannya dan hal-hal yang perlu untuk dikoordinasikan/dikonsultasikan serta memerlukan diskusi dengan regulator.
10. Secara berkala menyampaikan *reminder* atas kewajiban pelaporan bank kepada unit kerja terkait, untuk memastikan bahwa bank memenuhi kewajiban pelaporan secara tepat waktu.
11. Memastikan kepatuhan bank terhadap komitmen dengan regulator.
12. Melakukan penilaian sendiri atas pelaksanaan tata kelola (*Self Assessment Good Corporate Governance*) yang dilaksanakan setiap semester.
13. Sehubungan dengan memastikan terlaksananya Fungsi Kepatuhan Bank, Direksi dan Dewan Komisaris senantiasa melakukan pengawasan terhadap pelaksanaan Fungsi Kepatuhan yang antara lain dilakukan melalui mekanisme sebagai berikut:
    a. Laporan pelaksanaan tugas dan tanggung jawab satuan kerja kepatuhan kepada Direktur Kepatuhan (bulanan).
    b. Laporan pelaksanaan tugas dan tanggung jawab Direktur Kepatuhan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris (triwulanan).
    c. Komunikasi berkala melalui forum rapat Direksi, rapat Dewan Komisaris, rapat gabungan Direksi dan Dewan Komisaris.
14. Melakukan pengujian atas aspek kepatuhan terhadap peraturan regulator secara *bank wide* untuk mengetahui dan mengukur tingkat kepatuhan unit kerja dalam melakukan aktivitasnya dan kesesuaiannya terhadap peraturan serta mengantisipasi dan menghindari adanya risiko pelanggaran terhadap peraturan Regulator yang mungkin ada pada unit kerja.
15. Memberikan opini terhadap penyusunan dan/atau rancangan kebijakan dan prosedur internal, pemberian kredit, serta melakukan kajian atas aktivitas dan/atau produk baru bank.

9. The Compliance Unit serves as a Liaison Officer, coordinating regulators and relevant departments within the bank regarding bank supervision, including data requests and monitoring compliance, as well as matters requiring coordination/consultation and discussion with regulators.
10. Periodically issuing reminders regarding the bank's reporting obligations to relevant work units to ensure that the bank fulfills reporting obligations in a timely manner.
11. Ensuring the bank's compliance with commitments to regulators.
12. Conducting a self-assessment of Good Corporate Governance implementation every semester.
13. In order to ensure the implementation of the Bank's Compliance Function, the Board of Directors and Board of Commissioners continuously supervise the implementation of the Compliance Function, including through the following mechanisms:
    a. Reporting on the implementation of the compliance work unit's duties and responsibilities to the Director of Compliance (monthly).
    b. Reporting on the implementation of the Compliance Director's duties and responsibilities to the President Director with a copy to the Board of Commissioners (quarterly).
    c. Regular communication through Board of Directors meetings, Board of Commissioners meetings, and joint meetings of the Board of Directors and Board of Commissioners.
14. Conducting bank-wide compliance testing to determine and measure the level of compliance of work units in carrying out their activities and their compliance with regulations, as well as anticipating and avoiding any risks of violations of regulatory regulations that may exist within the work unit.
15. Providing opinions on the preparation and/or design of internal policies and procedures, credit disbursement, and conducting reviews of the bank's activities and/or new products.

Audit Eksternal/ Akuntan Publik

External Audit/Public Accountant

Kepatuhan terhadap Standar Akuntansi Keuangan Indonesia

Compliance with Indonesian Financial Accounting Standards

Akuntan publik merupakan organ eksternal perusahaan yang memiliki peran penting dalam memberikan opini terkait kesesuaian penyajian laporan keuangan Perusahaan dengan Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia. Akuntan publik menjalankan fungsi audit eksternal dengan melaksanakan pemeriksaan Laporan Keuangan Bank untuk memastikan bahwa informasi keuangan dimaksud disusun dan disajikan secara berkualitas, membentuk dan menyatakan pendapat atas kewajaran Laporan Keuangan Bank, serta menguji pengendalian internal, termasuk melakukan pengujian kembali atas hal-hal yang sudah diuji oleh Internal Audit dan melakukan observasi dari prosedur yang dilakukan oleh Internal Audit.

Public accountants are external organs of the company that have an important role in providing opinions regarding the conformity of the presentation of the Company's financial statements with the Financial Accounting Standards (SAK) applicable in Indonesia. Public accountants carry out external audit functions by conducting examinations of the Bank's Financial Statements to ensure that the financial information in question is prepared and presented in a quality manner, forming and expressing opinions on the fairness of the Bank's Financial Statements, and testing internal controls, including re-testing matters that have been tested by the Internal Audit and observing the procedures carried out by the Internal Audit.

Mekanisme Penunjukan Akuntan Publik

Public Accountant Appointment Mechanism

Penggunaan jasa Akuntan Publik untuk melakukan audit atas Laporan Keuangan Bank dilakukan dengan mengacu pada Peraturan OJK No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank dan POJK No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan serta hasil keputusan RUPS Tahunan tanggal 10 April 2025 yang memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan, yang akan melakukan audit terhadap keuangan Bank tahun buku 2025 dengan memperhatikan rekomendasi dari Komite Audit. Pelaksanaan audit atas Laporan Keuangan Bank untuk tahun buku 2025

The use of Public Accountant services to audit the Bank's Financial Statements was conducted in accordance with OJK Regulation No. 18 of 2025 concerning Transparency and Publication of Bank Reports and POJK No. 9 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, as well as the resolution of the Annual General Meeting of Shareholders on April 10, 2025, which granted the Board of Commissioners the authority and power to appoint a Public Accounting Firm registered with the Financial Services Authority to audit the Bank's financial statements for the fiscal year 2025, taking into account the recommendations of the Audit Committee. The audit of the Bank's Financial Statements for

telah dilakukan oleh Kantor Akuntan Publik yang independen, kompeten, profesional, dan obyektif sesuai dengan Standar Profesional Akuntan Publik, serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan.

the fiscal year 2025 was conducted by an independent, competent, professional, and objective Public Accounting Firm in accordance with the Professional Standards for Public Accountants, as well as the established work agreement and audit scope.

Berdasarkan keputusan RUPS Tahunan, Dewan Komisaris telah menyetujui penunjukan Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia) untuk melakukan pekerjaan mengaudit Laporan Keuangan Bank tahun buku yang berakhir pada tanggal 31 Desember 2025. Penunjukan Kantor Akuntan Publik tersebut berdasarkan rekomendasi Komite Audit, di mana proses pemilihannya dilakukan sesuai dengan mekanisme pengadaan barang dan jasa yang berlaku. Untuk menjamin independensi dan kualitas hasil pemeriksaan, Auditor Eksternal yang ditunjuk tidak memiliki benturan kepentingan dengan Bank.

Based on the decision of the Annual GMS, the Board of Commissioners has approved the appointment of Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia) to audit the Bank's Financial Statements for the financial year ending December 31, 2025. The appointment of the Public Accounting Firm was based on the recommendation of the Audit Committee, where the selection process was carried out in accordance with the applicable procurement mechanisms for goods and services. To ensure the independence and quality of the audit results, the appointed External Auditor has no conflict of interest with the Bank.

Daftar Akuntan Publik 5 Tahun Terakhir dan Biayanya
List of Public Accountant for the Last 5 Years and the Fee

Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Akuntan Publik Public Accountant	Biaya (Rp) Fee (IDR)
2025	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia)	Saptoto Agustomo	875.500.000,-
2024	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia)	Bimo Iman Santoso, S.E., Ak., CPA	850.000.000,-
2023	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia)	Bimo Iman Santoso, S.E., Ak.,CPA	950.000.000,-
2022	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo dan Rekan (Anggota Crowe Global)	Mulyadi	480.000.000,-
2021	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo dan Rekan (Anggota Crowe Global)	Mulyadi	352.000.000,-

Jasa Lain yang Diberikan
Other Services Provided

Di tahun 2025, Akuntan Publik tidak memberikan jasa lain selain melakukan audit atas Laporan Keuangan Bank untuk tahun-tahun yang berakhir pada 31 Desember 2025 dan 2024.

In 2025, the Public Accountant will not provide any other services other than conducting an audit of the Bank's Financial Statements for the years ended December 31, 2025 and 2024.

Manajemen Risiko

Risk Management

Dalam rangka memastikan kinerja usaha yang sehat dan tumbuh secara berkesinambungan, Bank secara proaktif menerapkan pengelolaan risiko yang adaptif dan memperhatikan prinsip kehati-hatian. Bank menjadikan pengelolaan risiko sebagai tanggung jawab manajemen dalam memastikan tercapainya sasaran organisasi dengan melakukan internalisasi proses manajemen risiko di Bank sehingga akan melekat pada setiap aktivitas. Selain sebagai bentuk penerapan *best practice* GCG, penerapan manajemen risiko yang terpadu dan komprehensif juga diyakini dapat mendukung pencapaian target kinerja dan menjaga kelangsungan usaha.

To ensure healthy business performance and sustainable growth, the Bank proactively implements adaptive risk management while adhering to prudent principles. The Bank makes risk management a management responsibility, ensuring the achievement of organizational goals by internalizing the Bank's risk management process so that it is embedded in every activity. In addition to implementing GCG best practices, the implementation of integrated and comprehensive risk management is also believed to support the achievement of performance targets and maintain business continuity.

Gambaran Umum Manajemen Risiko
General Overview of Risk Management

Bank memandang bahwa penerapan strategi manajemen risiko yang aktif mampu meningkatkan efektivitas penggunaan modal dan tingkat pengembalian modal sehingga dapat memberikan nilai tambah bagi pemegang saham. Pada pelaksanaannya, Bank memperhatikan cakupan penilaian penerapan manajemen risiko melalui profil risiko Bank, baik penilaian *inherent risk* maupun penilaian kualitas penerapan manajemen risiko serta menyesuaikan setiap indikator penilaian sesuai dengan peraturan yang baru dengan menggunakan konsep *Risk Based Bank Rating* (RBBR).

The Bank believes that implementing an active risk management strategy can improve capital utilization effectiveness and return on capital, thereby providing added value for shareholders. In its implementation, the Bank considers the scope of risk management implementation assessment through the Bank's risk profile, assessing both inherent risk and the quality of risk management implementation. It also adjusts each assessment indicator in accordance with new regulations using the Risk-Based Bank Rating (RBBR) concept.

Penerapan manajemen risiko yang komprehensif di Bank dilakukan dengan mengacu pada Peraturan OJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan dokumen-dokumen dari *Basel Committee on Banking Supervision*. Atas dasar ini, Bank memandang perlunya untuk membangun kesadaran dan budaya manajemen risiko terpadu (*integrated*

The Bank's comprehensive risk management implementation is carried out in accordance with OJK Regulation No. 18/POJK.03/2016 dated March 16, 2016, concerning the Implementation of Risk Management for Commercial Banks and documents from the Basel Committee on Banking Supervision. Based on this, the Bank recognizes the need to build awareness and a culture of integrated risk management to achieve

risk culture) guna mencapai tujuan Bank jangka panjang. Fokus penerapan manajemen risiko Bank sendiri lebih diutamakan pada efektivitas penerapan tata kelola dan kerangka kerja manajemen risiko.

Mekanisme pengelolaan risiko secara *day to day* dengan berdasarkan prinsip kehati-hatian telah dituangkan dalam beberapa kebijakan dan prosedur, yang merupakan aturan acuan dalam implementasi manajemen risiko pada seluruh kegiatan bisnis Bank yang meliputi kebijakan, strategi, organisasi, sistem informasi manajemen risiko, pengawasan risiko, pengelolaan produk, aktivitas baru dan *Business Continuity Plan* (BCP). Untuk menjamin tercapainya praktik manajemen risiko yang baik pada Bank, Komite Pemantau Risiko dan Komite Audit berkontribusi dalam mendukung pelaksanaan tugas Dewan Komisaris. Komite Pemantau Risiko memiliki tanggung jawab dalam pemantauan dan evaluasi pelaksanaan manajemen risiko di Bank, sedangkan Komite Audit bertanggung jawab dalam pemantauan dan evaluasi pelaksanaan audit, pengendalian proses internal dan pelaporan keuangan.

the Bank's long-term objectives. The Bank's risk management implementation focuses primarily on the effectiveness of governance and the risk management framework.

The day-to-day risk management mechanism based on the principle of prudence has been outlined in several policies and procedures, which are the reference rules in the implementation of risk management in all Bank business activities that include policies, strategies, organizations, risk management information systems, risk supervision, product management, new activities and Business Continuity Plan (BCP). To ensure the achievement of good risk management practices in the Bank, the Risk Monitoring Committee and the Audit Committee contribute in supporting the implementation of the Board of Commissioners' duties. The Risk Monitoring Committee is responsible for monitoring and evaluating the implementation of risk management in the Bank, while the Audit Committee is responsible for monitoring and evaluating the implementation of audits, internal process controls and financial reporting.

Kerangka Manajemen Risiko
Risk Management Framework

Kerangka kerja manajemen risiko Bank menetapkan pendekatan pengelolaan risiko dan kerangka pengendalian di mana risiko dikelola untuk mendapatkan keseimbangan antara risiko (*risk*) dan pendapatan (*return*). Penerapan kerangka kerja manajemen risiko dilakukan melalui perumusan tingkat risiko yang akan diambil (*risk appetite*), dan toleransi risiko (*risk tolerance*) bagi setiap jenis risiko, pengembangan kebijakan dan prosedur manajemen risiko yang berkesesuaian serta pengembangan struktur pengendalian internal secara terpadu. Selain itu, Bank juga membangun budaya risiko yang menitikberatkan kesadaran seluruh pegawai akan risiko dan efektivitas proses manajemen risiko. Penerapan manajemen risiko di Allo Bank mengacu pada empat pilar manajemen risiko, yaitu:

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.
4. Sistem pengendalian internal yang menyeluruh.

The Bank's risk management framework establishes a risk management approach and control framework through which risks are managed to achieve a balance between risk and return. The implementation of the risk management framework is carried out through the formulation of the level of risk to be taken (risk appetite) and risk tolerance for each type of risk, the development of appropriate risk management policies and procedures, and the development of an integrated internal control structure. Furthermore, the Bank also builds a risk culture that emphasizes the awareness of all employees regarding risk and the effectiveness of the risk management process. The implementation of risk management at Allo Bank refers to four pillars of risk management, namely:

1. Active supervision of the Board of Commissioners and Directors.
2. Adequacy of risk management policies, procedures, and determination of limits.
3. Adequacy of the process of identification, measurement, monitoring, and control of Risk and the risk management information system.
4. Comprehensive internal control system.

Struktur Organisasi dan Tata Kelola

Dalam menjalankan memastikan pengelolaan risiko, Bank telah membentuk Komite Manajemen Risiko dan Komite Aset dan Liabilitas (ALCO) pada tingkat Direksi serta Komite Pemantau Risiko pada tingkat Dewan Komisaris. Komite Pemantau Risiko bertanggung jawab untuk mengevaluasi keakuratan kebijakan manajemen risiko dan implementasinya, memantau serta mengevaluasi kinerja dari Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko. Komite Manajemen Risiko

Organizational Structure and Governance

In ensuring risk management, the Bank has established a Risk Management Committee and an Asset and Liability Committee (ALCO) at the Board of Directors level, as well as a Risk Monitoring Committee at the Board of Commissioners level. The Risk Monitoring Committee is responsible for evaluating the accuracy of risk management policies and their implementation, monitoring and evaluating the performance of the Risk Management Committee and the Risk Management

menetapkan strategi, kebijakan, dan prosedur manajemen risiko, serta memantau implementasinya, mengembangkan budaya pengelolaan risiko, dan memastikan sumber daya yang memadai telah dikembangkan untuk memastikan pengelolaan risiko di Allo Bank. Sementara, ALCO bertanggung jawab untuk mengelola modal dan menetapkan kebijakan terkait dengan pengelolaan neraca dan kepatuhan terhadapnya, termasuk di dalamnya manajemen risiko likuiditas, kecukupan modal, dan risiko suku bunga.

Work Unit. The Risk Management Committee establishes risk management strategies, policies, and procedures, and monitors their implementation, develops a risk management culture, and ensures adequate resources have been developed to ensure risk management at Allo Bank. Meanwhile, ALCO is responsible for managing capital and establishing policies related to balance sheet management and compliance, including liquidity risk management, capital adequacy, and interest rate risk.

Jenis Risiko
Types of Risk

Sesuai aturan POJK No. 18/POJK.03/2016 dan SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Allo Bank mengelola risiko berdasarkan aktivitas fungsional Bank yang terdiri dari:

In accordance with POJK No. 18/POJK.03/2016 and SEOJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, Allo Bank manages risks based on the Bank's functional activities which consist of:

Risiko Kredit

Risiko Kredit adalah risiko yang timbul sebagai akibat kegagalan *counterparty* memenuhi liabilitasnya. Bank melakukan pengelolaan risiko kredit dengan menyusun strategi dan kerangka kerja serta menjalankan upaya mitigasi risiko atas aspek bisnis perkreditan mikro, retail, komersial, maupun konsumsi, penempatan antar-bank serta pembelian surat berharga. Bank memiliki aktivitas perkreditan melalui model bisnis kredit digital, seperti *Paylater* dan *Instant Cash*. Bank menerapkan proses *risk management* mulai dari identifikasi, pengukuran, pemantauan hingga pengendalian risiko kredit untuk dapat dikelola dengan tepat dan efektif.

Bank menyadari bahwa dengan mengubah model bisnis menjadi digital, risiko yang melekat pada aktivitas perkreditan yang berbasis *platform* digital akan timbul, mulai dari akses calon debitur yang lebih luas karena dapat diakses oleh calon debitur kapanpun dan dimanapun. Selain itu *platform digital* membutuhkan verifikasi calon debitur dan dokumen persyaratan yang lebih akurat akibat tidak adanya tatap muka langsung dengan calon debitur dan tanpa penyerahan dokumentasi fisik.

Untuk menjaga agar kualitas kredit Bank tetap terjaga dengan baik, maka pemantauan terhadap kualitas kredit terus dilakukan secara rutin, baik per kategori kredit maupun portofolio kredit secara keseluruhan. Sistem pengukuran profil risiko debitur, prosedur, sistem manajemen risiko, sistem *database* dan organisasi perkreditan terus disempurnakan dengan penekanan kepada penerapan prinsip "empat mata" (*four eyes principle*) dimana keputusan kredit diambil berdasarkan pertimbangan dari dua sisi, yaitu sisi pengembangan bisnis dan sisi analisis risiko kredit.

Credit Risk

Credit risk is the risk arising from a counterparty's failure to fulfill its obligations. The Bank manages credit risk by developing strategies and frameworks and implementing risk mitigation efforts across its micro, retail, commercial, and consumer lending businesses, interbank placements, and securities purchases. The Bank operates credit activities through digital credit business models, such as Paylater and Instant Cash. The Bank implements a risk management process, encompassing identification, measurement, monitoring, and control of credit risk to ensure appropriate and effective management.

The Bank recognizes that by transforming its business model to digital, risks inherent in digital platform-based credit activities will arise, including broader access to prospective borrowers, as they can be accessed anytime and anywhere. Furthermore, digital platforms require more accurate verification of prospective borrowers and document requirements due to the absence of face-to-face interaction and the absence of physical documentation.

To maintain the Bank's credit quality, credit quality is routinely monitored, both by credit category and by the overall credit portfolio. The debtor risk profile measurement system, procedures, risk management system, database system and credit organization are continuously being refined with an emphasis on the application of the "four eyes" principle where credit decisions are taken based on considerations from two sides, namely the business development side and the credit risk analysis side.

Risiko Pasar

Risiko pasar (*market risk*) merupakan risiko yang timbul dari portofolio yang dimiliki oleh Bank karena adanya pergerakan variabel pasar (*adverse movement*) yang berpotensi merugikan Bank. Risiko pasar sendiri dibagi menjadi 2 (dua), yakni risiko suku bunga dan risiko nilai tukar. Secara umum, langkah-langkah dan rencana yang dilakukan untuk mengantisipasi risiko pasar atas transaksi yang terkait dengan risiko nilai tukar dan suku bunga adalah dengan melakukan penetapan dan kontrol *limit* risiko pasar seperti *Limit VaR*, *Limit* Nominal dan *Limit Stop Loss* serta melakukan *stress test* dalam mengukur risiko. Pengelolaan risiko pasar sebagai Bank umum berbasis digital juga akan tetap berpedoman dalam pengelolaan risiko pasar yang sehat.

Market Risk

Market risk arises from a Bank's portfolio due to adverse market movements that could potentially harm the Bank. Market risk is divided into two categories: interest rate risk and exchange rate risk. In general, the steps and plans taken to anticipate market risk for transactions related to exchange rate and interest rate risk include establishing and controlling market risk limits, such as VaR Limits, Nominal Limits, and Stop-Loss Limits, as well as conducting stress tests to measure risk. Market risk management as a digital-based commercial bank will also remain guided by sound market risk management.

Risiko Likuiditas

Risiko likuiditas muncul sebagai akibat dari mismatch struktur aset dan liabilitas Bank. Bank mengelola risiko likuiditas untuk memastikan kemampuan dalam memenuhi liabilitas kepada nasabah atau *counterparty* yang jatuh tempo dengan menjaga dan mempertahankan jumlah aset likuid yang cukup untuk membayar simpanan para nasabah, penyediaan dana dalam rangka pemberian kredit, pemenuhan kebutuhan likuiditas operasional dan menjaga agar jumlah aset yang jatuh tempo pada setiap periode dapat menutupi jumlah liabilitas yang jatuh tempo. Bank akan terus meningkatkan dan mengembangkan manajemen risiko likuiditas yang efektif dan efisien untuk mengelola serta mengendalikan akibat dari aktivitas bank.

Bank senantiasa mengidentifikasi dan memantau faktor utama yang mempengaruhi kemampuan Bank untuk memperoleh dana, termasuk mengidentifikasi dan memantau alternatif pendanaan yang dapat memperkuat kapasitasnya untuk bertahan pada kondisi krisis antara lain:

1. Memenuhi *primary reserve* yang menjadi kewajiban untuk memenuhi persyaratan internal maupun eksternal;
2. Memelihara *secondary reserve* dalam bentuk Surat Berharga dan antar Bank Aktiva dalam rangka memenuhi kebutuhan operasional harian dan memenuhi kebutuhan tak terduga, seperti adanya penarikan uang dalam jumlah besar;
3. Strategi suku bunga, alternatif investasi bagi pemilik dana, perubahan perilaku nasabah, perubahan nilai tukar dan selisih suku bunga yang ditawarkan oleh bank bank pesaing utama atau hal lain yang mempengaruhi perubahan struktur dana, volatilitas dana, serta *core funds* dipantau secara berkala;
4. Melakukan perhitungan dan pemantauan proyeksi *cashflow* dan profil maturitas Bank serta melakukan pengendalian agar tetap terjaga sesuai appetite manajemen;
5. Tetap mempertahankan *core* deposan pada level atau persentase tertentu dan mengupayakan penyebaran jangka waktu penempatan dana pihak ketiga sehingga tidak terkonsentrasi pada satu titik jatuh tempo; dan
6. Mengupayakan pendanaan berbiaya rendah melalui program pemasaran maupun segmentasi.

Liquidity Ratio

Liquidity risk arises from a mismatch in the structure of a Bank's assets and liabilities. The Bank manages liquidity risk to ensure its ability to meet maturing obligations to customers or counterparties by maintaining and preserving sufficient liquid assets to pay customer deposits, provide funds for lending, meet operational liquidity needs, and ensure that the amount of assets maturing in each period covers the amount of maturing liabilities. The Bank will continue to improve and develop effective and efficient liquidity risk management to manage and control the impact of its activities.

The Bank continuously identifies and monitors key factors affecting its ability to obtain funds, including identifying and monitoring funding alternatives that can strengthen its capacity to withstand crises, including:

1. Fulfilling primary reserve which is an obligation to fulfill internal and external requirements;
2. Maintaining secondary reserves in the form of Securities and inter-bank assets in order to meet daily operational needs and meet unexpected needs, such as withdrawals of large amounts of money;
3. Interest rate strategies, investment alternatives for fund owners, changes in customer behavior, changes in exchange rates and interest rate differences offered by major competing banks or other things that influence changes in fund structure, fund volatility and core funds are monitored regularly;
4. Calculating and monitoring cash flow projections and the Bank's maturity profile and carrying out controls so that they are maintained in line with management appetite;
5. Maintaining core depositors at a certain level or percentage and strive to spread the placement period for third party funds so that they are not concentrated at one maturity point; and
6. Seeking low-cost funding through marketing and segmentation programs.

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6. Mengupayakan pendanaan berbiaya rendah melalui program pemasaran maupun segmentasi.

Risiko Strategis

Risiko strategis adalah risiko antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank yang tidak tepat, pengambilan keputusan rencana bisnis yang tidak tetap atau kurang responsifnya Bank terhadap perubahan eksternal. Pengelolaan risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan secara kolektif dan komprehensif oleh Direksi dan Komite-komite yang telah dibentuk serta memantau realisasi rencana strategis dengan membandingkan target yang akan dicapai dan memastikan bahwa risiko yang akan diambil masih dalam batas toleransi.

Seiring dengan strategi Bank yang menggunakan model bisnis digital, maka Bank mengelola kesesuaian strategi tersebut sesuai dengan lingkungan bisnis yang ada. Bank juga

Liquidity Ratio

Liquidity risk arises from a mismatch in the structure of a Bank's assets and liabilities. The Bank manages liquidity risk to ensure its ability to meet maturing obligations to customers or counterparties by maintaining and preserving sufficient liquid assets to pay customer deposits, provide funds for lending, meet operational liquidity needs, and ensure that the amount of assets maturing in each period covers the amount of maturing liabilities. The Bank will continue to improve and develop effective and efficient liquidity risk management to manage and control the impact of its activities.

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3. Interest rate strategies, investment alternatives for fund owners, changes in customer behavior, changes in exchange rates and interest rate differences offered by major competing banks or other things that influence changes in fund structure, fund volatility and core funds are monitored regularly;
4. Calculating and monitoring cash flow projections and the Bank's maturity profile and carrying out controls so that they are maintained in line with management appetite;
5. Maintaining core depositors at a certain level or percentage and strive to spread the placement period for third party funds so that they are not concentrated at one maturity point; and
6. Seeking low-cost funding through marketing and segmentation programs.

Strategic Risk

Strategic risk is the risk caused by, among other things, the Bank's inappropriate strategy formulation and implementation, inconsistent business plan decisions, or the Bank's lack of responsiveness to external changes. Strategic risk management is carried out through a process of collective and comprehensive consideration and decision-making for each policy by the Board of Directors and established committees. This includes monitoring the implementation of the strategic plan by comparing targets to be achieved and ensuring that the risks taken remain within tolerable limits.

In line with the Bank's strategy of adopting a digital business model, the Bank manages the appropriateness of this strategy to the existing business environment. The Bank also measures

mengukur tingkat persaingan dan posisi bisnis Bank dalam formulasi strategi bisnis, serta pencapaian rencana bisnis terhadap realisasi kinerja yang dicapai.

Risiko Reputasi

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank atau persepsi negatif terhadap Bank. Identifikasi risiko reputasi dilakukan pada faktor-faktor risiko yang melekat pada aktivitas fungsional yang mencakup keterbukaan (*disclosure requirement*), keluhan nasabah terhadap pelayanan Bank, perilaku karyawan Bank dalam melayani nasabah dan sistem komunikasi Bank serta seluruh aktivitas perbankan.

Sebagai salah satu entitas anak di bawah CT Corpora melalui Mega Corpora, Bank percaya bahwa hal ini dapat meningkatkan reputasinya dalam industri perbankan. Meskipun demikian, kompleksitas produk dan bisnis dapat meningkatkan potensi risiko yang ada karena model bisnis digital yang meningkatkan frekuensi interaksi digital dengan nasabah. Bank juga memastikan adanya perlindungan nasabah dengan melakukan identifikasi, menyiapkan dan memastikan kesiapan komunikasi kepada para nasabah agar tidak menimbulkan dampak negatif bagi nasabah yang berpotensi menjadi pemberitaan negatif. Selain itu, Bank bersikap proaktif terkait dengan penanganan komplain yang diterima dengan mengetahui *root cause* permasalahan dan merumuskan solusi yang tepat dalam menindaklanjuti keluhan nasabah.

Risiko Hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain berupa tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak terpenuhinya syarat sah kontrak dan pengikatan agunan yang tidak sempurna. Faktor risiko hukum juga sejalan dengan rencana pengembangan bisnis Bank. Bank akan melakukan identifikasi, mengukur dan mengendalikan risiko hukum yang timbul dari operasional bank dalam model bisnis digital serta risiko hukum yang melekat dengan rencana kerjasama/sinergi dengan perusahaan lain, baik dalam ekosistem CT Corpora maupun kerja sama dengan perusahaan pihak ketiga lainnya.

Bank mengelola risiko hukum dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum melalui:

1. Peninjauan secara berkala dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum; dan
2. Pengembangan budaya kepatuhan dan kepedulian terhadap risiko hukum kepada seluruh pegawai pada setiap jenjang organisasi secara berkelanjutan.

the level of competition and its business position in formulating its business strategy, as well as the achievement of the business plan against actual performance.

Reputation Risk

Reputational risk is the risk caused by, among other things, negative publicity related to the Bank's business activities or negative perceptions of the Bank. Reputational risk is identified based on risk factors inherent in functional activities, including disclosure requirements, customer complaints regarding Bank services, employee behavior in serving customers, the Bank's communication system, and all banking activities.

As a subsidiary under CT Corpora through Mega Corpora, the Bank believes this can enhance its reputation in the banking industry. However, the complexity of its products and business can increase potential risks due to the digital business model, which increases the frequency of digital interactions with customers. The Bank also ensures customer protection by identifying, preparing, and ensuring the readiness of communications with customers to prevent negative impacts on customers that could potentially lead to negative publicity. Furthermore, the Bank is proactive in handling complaints received by identifying the root cause of problems and formulating appropriate solutions in response to customer complaints.

Legal Risk

Legal risk is the risk caused by legal weaknesses, including lawsuits, the absence of supporting laws and regulations, or weak obligations such as non-fulfillment of valid contractual requirements and incomplete collateral binding. Legal risk factors are also aligned with the Bank's business development plan. The Bank will identify, measure, and control legal risks arising from its operations within the digital business model, as well as legal risks inherent in planned collaborations/synergies with other companies, both within the CT Corpora ecosystem and with third-party companies.

The Bank manages legal risk by ensuring that all of its business activities and relationships with third parties are based on rules and requirements that protect the Bank's interests legally through:

1. Periodic reviews to ensure that all Bank business activities and relationships with third parties are based on rules and requirements that can protect the Bank's interests from a legal perspective; and
2. Developing a culture of compliance and awareness of legal risks for all employees at every level of the organization on an ongoing basis.

Risiko Kepatuhan

Risiko kepatuhan merupakan risiko yang disebabkan akibat Bank tidak mematuhi ketentuan perundang-undangan yang berlaku. Kegiatan usaha bank yang terus mengalami perubahan tersebut sejalan dengan perkembangan teknologi informasi, globalisasi dan integrasi pasar keuangan, sehingga kompleksitas kegiatannya semakin tinggi. Kompleksitas kegiatan usaha bank yang semakin meningkat memerlukan adanya peningkatan peran dan fungsi Satuan Kerja Kepatuhan dalam pengelolaan Risiko Kepatuhan, agar Bank senantiasa mematuhi seluruh ketentuan dan perundang-undangan yang berlaku serta komitmen yang dibuat oleh Bank kepada regulator.

Bank mengelola risiko kepatuhan dengan melakukan penelaahan secara komprehensif untuk memastikan kesesuaian kebijakan standar operasi dan prosedur serta pengembangan produk baru dengan peraturan eksternal. Satuan kerja Kepatuhan telah melaksanakan pengkajian dalam rangka mencegah penyimpangan terhadap peraturan perundangan-undangan dan ketentuan lain yang berlaku, meliputi:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank, dengan mengacu pada berbagai ketentuan terkait tata kelola bank umum; dan
3. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan atau otoritas pengawas lain yang berwenang.

Compliance Risk

Compliance risk is the risk caused by a Bank's failure to comply with applicable laws and regulations. Banks' business activities are constantly changing, in line with developments in information technology, globalization, and financial market integration, resulting in increasing complexity. The increasing complexity of bank business activities requires an enhanced role and function of the Compliance Unit in managing Compliance Risk, ensuring that the Bank consistently complies with all applicable laws and regulations and commitments made to regulators.

The Bank manages compliance risk by conducting comprehensive reviews to ensure the alignment of standard operating policies and procedures, as well as new product development, with external regulations. The Compliance Unit has conducted reviews to prevent deviations from applicable laws and regulations, including:

1. Realize the implementation of a culture of compliance at all levels of the Bank's organization and business activities;
2. Manage compliance risks faced by the Bank, by referring to various provisions related to conventional bank governance; and
3. Ensure the Bank's compliance with commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities.

Tinjauan terhadap Efektivitas Sistem Manajemen Risiko
Review of Effectiveness of Risk Management System

Bank secara berkala melakukan peninjauan atas efektivitas manajemen risiko dengan mengkaji atas RAS dan Profil Risiko yang ditetapkan agar tetap selaras dengan dinamika bisnis terkini maupun regulasi terbaru. Di tahun 2025, Bank telah melakukan tinjauan terhadap RAS dan metodologi penilaian Profil Risiko, di mana seluruh Profil Risiko yang ditetapkan dalam kerangka manajemen risiko dinilai telah relevan dengan kondisi terkini dan berjalan secara efektif.

The Bank periodically reviews the effectiveness of its risk management by reviewing the established RAS and Risk Profile to ensure they remain aligned with current business dynamics and regulations. In 2025, the Bank reviewed the RAS and Risk Profile assessment methodology, ensuring that all Risk Profiles established within the risk management framework were deemed relevant to current conditions and operating effectively.

Profil Risiko dan Tingkat Kesehatan Bank
Risk Profile and Bank Soundness Level

Bank setiap tahunnya melakukan penilaian atas profil risiko yang ditetapkan guna mengukur tingkat kesehatan perusahaan sebagaimana telah diatur dalam Peraturan OJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Penilaian ini dilakukan dengan metode *self-assessment* melalui penilaian Profil Risiko Bank yang selanjutnya dilaporkan kepada regulator secara triwulanan.

The Bank annually assesses their established risk profiles to measure the company's health, as stipulated in OJK Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks. This assessment is conducted using a self-assessment method through an assessment of the Bank's Risk Profile, which is then reported to the regulator quarterly.

Proses penilaian Profil Risiko Bank meliputi 8 (delapan) risiko utama yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko stratejik, risiko operasional, risiko hukum, risiko kepatuhan, dan risiko reputasi. Penilaian Profil Risiko tersebut dilakukan dengan parameter pengukuran risiko tidak hanya menggunakan data historis, tetapi juga dengan *forward looking* dengan mempertimbangkan strategi bisnis dan kondisi makroekonomi. Melalui Profil Risiko, Bank dapat mengelola risiko melalui tindakan yang tepat, dan dilakukan secara menyeluruh dan komprehensif berdasarkan dengan lini bisnis Bank.

The Bank's Risk Profile assessment process covers eight key risks: credit risk, market risk, liquidity risk, strategic risk, operational risk, legal risk, compliance risk, and reputation risk. The Risk Profile assessment is conducted using risk measurement parameters that utilize not only historical data but also forward-looking data, taking into account business strategy and macroeconomic conditions. Through the Risk Profile, Banks can manage risks through appropriate actions, conducted in a comprehensive and comprehensive manner based on the Bank's business lines.

Berdasarkan *self-assessment* Profil Risiko Bank yang dilakukan pada semester 1 dan 2 tahun 2025 dengan metode yang diatur dalam Surat Edaran OJK No. 14/SEOJK.03/2017, masing-masing mencatatkan peringkat komposit risiko 2 dengan predikat “BAIK”. Adapun hasil *self-assessment* yang dilakukan Bank sepanjang tahun 2025 dapat dilihat sebagai berikut:

Based on the Bank's Risk Profile self-assessment conducted in the first and second semesters of 2025 using the method stipulated in OJK Circular Letter No. 14/SEOJK.03/2017, each recorded a composite risk rating of 2 with a "GOOD" rating. The results of the Bank's self-assessment throughout 2025 are as follows:

Periode Penilaian Assessment Period	**Hasil *Self-Assessment*** Self-assessment Result	**Definisi Peringkat** Rating Definition
Semester 1 - 2025	Individual 2	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip-prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. The rating indicates that the Bank's Management has implemented what is categorized asgenerally good levels of Governance. This can be seen reflected in the Bank's adequate fulfillment of Governance principles. In the event that there are weaknesses in the Bank's implementation of Governance principles, these weaknesses are generally viewed as less significant and can be resolved with normal actions by the Bank's management.
Semester 2 - 2025	Individual 2	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip-prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. The rating indicates that the Bank's Management has implemented what is categorized asgenerally good levels of Governance. This can be seen reflected in the Bank's adequate fulfillment of Governance principles. In the event that there are weaknesses in the Bank's implementation of Governance principles, these weaknesses are generally viewed as less significant and can be resolved with normal actions by the Bank's management.

Pernyataan Manajemen atas Kecukupan Sistem Manajemen Risiko
Management Statement on Adequacy of Risk Management System

Bank senantiasa melakukan kaji ulang atas kinerja sistem manajemen risiko untuk memastikan proses berjalan sesuai yang telah ditetapkan. Berdasarkan hasil pemantauan RAS dan Profil Risiko sepanjang tahun 2025, Direksi dan Dewan Komisaris menilai secara keseluruhan indikator risiko menunjukkan penerapan manajemen risiko telah memadai dan dijalankan dengan efektif. Selain itu, Direksi dan Dewan Komisaris juga menilai Direktorat Manajemen Risiko beserta para pelaksana pertahanan tiga lapis (*three line of defense*) telah menjalankan kinerja dengan baik dalam memastikan kecukupan pengelolaan risiko dan pengendalian internal.

The Bank continuously reviews the performance of its risk management system to ensure processes are running according to established procedures. Based on the monitoring results of the RAS and Risk Profile throughout 2025, the Board of Directors and Board of Commissioners assessed that overall risk indicators demonstrated adequate and effective risk management implementation. Furthermore, the Board of Directors and Board of Commissioners assessed that the Risk Management Directorate and its three-line of defense implementers performed well in ensuring adequate risk management and internal control.

Pengungkapan Rencana Aksi Pemulihan
Disclosure of Recovery Plan

1. Tujuan Rencana Aksi
   Bank telah menyusun dan menyampaikan kepada OJK Rencana Aksi Pemulihan (*Recovery Plan*) yang bertujuan untuk mencapai dan mempertahankan stabilitas bank dalam sistem keuangan sejalan dengan misi Pemerintah Republik Indonesia dalam pencegahan dan penanganan krisis sistem keuangan dan dalam rangka mendukung perekonomian nasional.

   Rencana Aksi Pemulihan merupakan komitmen Bank dalam:
   a. Mewujudkan stabilitas sistem keuangan yang kokoh dalam menghadapi ancaman krisis keuangan yang disebabkan oleh tekanan terhadap berbagai kondisi keuangan; dan
   b. Mencegah dan menangani permasalahan yang dimiliki di mana Bank telah menetapkan langkah-langkah yang akan dilakukan pada saat terjadinya tekanan kondisi keuangan (*financial stress*) yang dapat membahayakan kelangsungan usaha Bank.

   Rencana Aksi Pemulihan yang disusun telah disesuaikan dengan kondisi Bank dan mengacu pada Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum dimana pada Pasal 14 tercantum bahwa Bank wajib menyusun dan menyampaikan Rencana Aksi Pemulihan kepada Otoritas Jasa Keuangan, dengan menyertakan hal-hal sebagai berikut:
   a. Ringkasan Eksekutif;
   b. Gambaran Bank secara umum termasuk Kondisi Bank; lini bisnis, jaringan kantor dan perusahaan anak yang material; struktur kelompok usaha Bank; keterikatan usaha Bank; analisis skenario dampak perubahan kondisi Bank;
   c. Opsi Pemulihan termasuk indikator rencana pemulihan, *trigger level*, dan opsi pemulihan terkait permodalan, likuiditas, profitabilitas, dan kualitas aset; dan
   d. Pengungkapan Rencana Pemulihan termasuk penyampaian kepada pihak internal dan pihak external.

2. Kerangka Rencana Aksi
   a. Gambaran Bank Secara Umum
      Gambaran Bank secara umum dilakukan melalui identifikasi perkembangan Bank sampai saat ini dan lini-lini bisnis yang dimiliki oleh Bank dan dianggap *core* dan *non-core* maupun kritikal dan non-kritikal. Di samping itu, Bank juga menjelaskan aspek bisnis dan kinerja serta rencana pengembangan bisnis yang telah diformulasikan.

      Dalam hal strategi pengelolaan risiko, Bank melihat bahwa tujuan dari Rencana Pemulihan adalah untuk

1. Purpose of the Action Plan
   The Bank has prepared and submitted a Recovery Action Plan to OJK, aiming to achieve and maintain financial system stability in alignment with the mission of the Government of the Republic of Indonesia to prevent and manage financial system crises in order to support the national economy.

   The Recovery Action Plan reflects the Bank's commitment to:
   a. Ensuring a stable and resilient financial system capable of withstanding potential financial crises caused by pressure on various financial conditions; and
   b. Preventing and addressing existing problems by outlining pre-emptive measures and response strategies to mitigate financial stress that could threaten the Bank's business continuity.

The Recovery Action Plan has been tailored to the Bank's specific conditions and is aligned with Financial Services Authority Regulation No. 5 of 2024 concerning the Determination of Supervision Status and Handling of General Bank Issues, where Article 14 of this regulation requires the Bank to develop and submit a Recovery Action Plan to the Financial Services Authority, covering the following aspects:

   a. Executive Summary;
   b. General Overview of the Bank, including its financial condition, business lines, office network, material subsidiaries, business group structure, and business relationships, along with scenario analyses of potential changes in the Bank's condition;
   c. Recovery Options, detailing recovery plan indicators, trigger levels, and recovery strategies related to capital, liquidity, profitability, and asset quality; and
   d. Disclosure of the Recovery Plan including submission to internal and external parties.

2. Action Plan Framework
   a. General Overview of the Bank
      A general overview of the Bank is provided by assessing its development to date, including its business lines, which are categorized as core and non-core, as well as critical and non-critical. Additionally, the Bank outlines its business and performance aspects, and future business development plans.

      From a risk management perspective, the Bank recognizes that the purpose of the Recovery Plan is

memberikan Bank sebuah kerangka kerja untuk secara efektif dan efisien menangani dampak keuangan dari peristiwa stres yang parah dan menghindari kegagalan atau penyelesaian. Komponen-komponen dalam Rencana Pemulihan berasal dari dan sejalan dengan proses manajemen risiko lainnya, seperti yang mengatur permodalan, likuiditas, uji stres, kelangsungan usaha, atau perencanaan penyelesaian.

b. Opsi Pemulihan
Rencana Pemulihan pada dasarnya merupakan strategi yang diterapkan oleh Bank untuk mempersiapkan pengeluaran keuangan tak terduga atau darurat. Tujuan utama dari Rencana Pemulihan adalah untuk memastikan bahwa Bank memiliki akses terhadap dana likuid atau sumber dana yang cukup untuk menangani peristiwa keuangan yang tidak terduga yang dapat mempengaruhi operasi atau stabilitas keuangan Bank.

Beberapa komponen utama yang termasuk dalam Rencana Pemulihan adalah:
- Identifikasi potensi risiko;
- Mengidentifikasi potensi risiko atau peristiwa yang dapat menyebabkan kondisi krisis keuangan;
- Penilaian dampak risiko;
- Mengevaluasi potensi dampak risiko keuangan dari peristiwa/risiko krisis yang terjadi;
- Penetapan ambang batas atau pemicu (*threshold/ triggers*);
- Menetapkan ambang batas atau pemicu (*threshold/ triggers*) yang mengindikasikan kapan Rencana Pemulihan harus diaktifkan;
- Strategi pendanaan tambahan;
- Mengembangkan strategi untuk memperoleh pendanaan atau likuiditas tambahan selama krisis;
- Prosedur komunikasi dan pelaporan;
- Menyusun prosedur komunikasi dan pelaporan yang jelas untuk memastikan bahwa semua pemangku kepentingan mendapatkan informasi yang diperlukan dan siap menghadapi kondisi krisis keuangan yang terjadi, sebagaimana diatur dalam ketentuan internal lainnya yang berlaku mengenai *Crisis Management Plan*.

c. Pengungkapan Rencana Pemulihan
Bank akan melakukan pengungkapan Rencana Aksi Pemulihan baik untuk *stakeholders* internal maupun *stakeholders* eksternal atau publik secara umum, sebagai bagian dari komitmen terhadap keterbukaan informasi sebagai bentuk komitmen Bank dalam rangka membantu mewujudkan stabilitas sistem keuangan yang kokoh dalam menghadapi ancaman krisis keuangan yang disebabkan oleh tekanan terhadap berbagai kondisi keuangan.

Bank juga mengembangkan rencana komunikasi krisis sebagai panduan standar untuk mengatasi permasalahan keuangan dalam konteks komunikasi korporat yang

to establish a framework that enables the Bank to effectively and efficiently manage the financial impact of severe stress events, thereby preventing failure or forced resolution. The components of the Recovery Plan are derived from and aligned with other risk management processes, including capital and liquidity management, stress testing, business continuity planning, and resolution planning.

b. Recovery options
The Recovery Plan serves as a strategic approach implemented by the Bank to prepare for unexpected financial distress or emergency situations. Its primary objective is to ensure that the Bank has access to sufficient liquid assets or funding sources to address unforeseen financial events that could impact its operations or overall financial stability.

Some of the key components of the Recovery Plan include:
- Identification of potential risks;
- Identification of potential risks or events that may cause a financial crisis;
- Risk impact assessment;
- Evaluation of the potential financial risk impact of a crisis event or risk;
- Determination of thresholds or triggers;
- Determination of thresholds or triggers that indicate when the Recovery Plan should be activated;
- Additional funding strategies;
- Development of strategies to obtain additional funding or liquidity during a crisis;
- Communication and reporting procedures;
- Establishment of clear communication and reporting procedures to ensure that all stakeholders receive the necessary information and are prepared to respond to any financial crisis conditions, as regulated in other applicable internal provisions regarding the Crisis Management Plan.

c. Disclosure of the Recovery Plan
The Bank is committed to transparency by disclosing the Recovery Action Plan to both internal and external stakeholders, as well as the public. This initiative reflects the Bank's dedication to maintaining a stable financial system and addressing potential financial crises caused by various financial conditions.

Additionally, the Bank has developed a crisis communication plan as a standardized guideline for managing financial issues within its corporate

menetapkan tata kelola, struktur dan sumber daya komunikasi secara terpadu guna memberikan respons cepat yang akurat kepada masing-masing pemangku kepentingan, menetapkan akuntabilitas untuk team yang diberi tugas yang bertujuan untuk meminimalkan dampak permasalahan keuangan terhadap reputasi Bank dan mengungkapkan Rencana Aksi Pemulihan dengan pendekatan terstruktur.

communications framework. This plan establishes structured governance, communication protocols, and resource allocation to ensure timely and accurate responses to stakeholders. It also assigns clear accountability to the designated crisis management team, aiming to minimize the impact of financial challenges on the Bank's reputation. The disclosure of the Recovery Action Plan follows a structured approach to enhance stakeholder confidence and regulatory compliance.

3. Tata Kelola Rencana Aksi Pemulihan
Rencana Aksi Pemulihan yang efektif membantu manajemen mengidentifikasi kapan Bank menghadapi atau mungkin menghadapi peristiwa stres yang parah yang mengancam atau mungkin mengancam kekuatan keuangan dan kelayakannya. Dalam hal ini, manajemen Bank akan mengambil tindakan yang tepat untuk memulihkan kekuatan keuangan dan kelayakan bank. Rencana Pemulihan sangat penting bagi ketahanan Bank, dan terintegrasi ke dalam kerangka kerja tata kelola risiko Bank, serta memainkan peran penting dalam manajemen krisis. Rencana Pemulihan juga mengakui transisi Bank dari operasi bisnis biasa ke peringatan dini tentang stres parah hingga stres parah itu sendiri, dan terhubung dengan rencana penyelesaian jika penurunan keuangan tidak diperbaiki.

3. Recovery Action Plan Governance
An effective Recovery Action Plan enables management to identify situations where the Bank is experiencing or may experience a severe stress event that could threaten its financial strength and viability. In such cases, the Bank's management will take appropriate measures to restore financial stability. The Recovery Plan is essential to the Bank's resilience, as it is integrated into the Bank's risk governance framework and plays a key role in crisis management. It also outlines the Bank's transition from normal business operations to early warning of financial distress and, if necessary, to a severe stress scenario. Additionally, it is linked to the resolution plan should the financial deterioration remain unaddressed.

Proses perencanaan pemulihan harus bersifat berkelanjutan. Proses ini melengkapi fungsi tata kelola risiko dan mendukung operasinya yang aman dan sehat. Dalam proses pengembangan dan pemeliharaan Rencana Pemulihan, manajemen dan Direksi terus berkomitmen untuk meningkatkan tata kelola risiko dengan tujuan untuk mengurangi dampak keuangan dari peristiwa tak terduga di masa depan.

The recovery planning process is continuous, complementing the Bank's risk governance function and supporting its safe and sound operations. In developing and maintaining the Recovery Plan, management and the Board of Directors remain committed to enhancing risk governance to minimize the financial impact of unforeseen future events.

Di bawah arahan regulator khususnya OJK, Bank terus mengembangkan pemicu atau metrik sepanjang kontinuum *business as usual*, peringatan dini, pemulihan, dan penyelesaian agar dapat merespons dengan cepat dan pulih dari dampak keuangan peristiwa stres yang parah.

Under regulatory guidance, particularly from OJK, the Bank continues to refine its triggers and metrics across various stages—ranging from business as usual, early warning, recovery, and resolution—ensuring a swift response to financial stress events and facilitating effective recovery.

Bank juga akan mengkoordinasikan Rencana Pemulihan dengan upaya perencanaan pemulihan dan penyelesaian oleh perusahaan induknya, sehingga rencana tersebut konsisten dan tidak saling bertentangan.

Furthermore, the Bank coordinates its Recovery Plan with the recovery and resolution planning efforts of its parent company to ensure consistency and alignment, preventing any potential conflicts between the plans.

4. Penyampaian Rencana Aksi
Di tahun 2025, Bank telah menyampaikan Rencana Aksi kepada Otoritas Jasa Keuangan secara berkala. Penyampaian Rencana Aksi ini dilakukan sesuai dengan ketentuan Pasal 14 Peraturan OJK No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum yang mewajibkan Bank untuk menyusun dan menyampaikan Rencana Aksi Pemulihan kepada Otoritas Jasa Keuangan.

4. Submission of the Action Plan
The Bank submitted its Action Plan to the Financial Services Authority for the first time in 2024, in accordance with Financial Services Authority Regulation No. 5 of 2024 on the Determination of Supervision Status and Handling of Commercial Bank Issues, where Article 14 of this regulation mandates that banks must prepare and submit a Recovery Action Plan to the Financial Services Authority.

Sistem Pengendalian Internal dan Pengendalian Internal atas Pelaporan Keuangan

Internal Control System and Internal Controls over Financial Reporting

Sistem Pengendalian Internal
Internal Control System

Gambaran Umum

Sistem Pengendalian Internal (SPI) PT Allo Bank Indonesia Tbk ("Bank") merupakan bagian yang tidak terpisahkan dari kerangka tata kelola, manajemen risiko, dan kepatuhan Bank, yang dirancang untuk memastikan terselenggaranya kegiatan usaha perbankan yang sehat, aman, dan sesuai prinsip kehati-hatian dalam lingkungan operasional digital.

SPI diterapkan untuk memberikan keyakinan yang memadai atas:
- perlindungan aset Bank, baik digital maupun fisik;
- keandalan dan integritas pelaporan keuangan dan manajerial;
- kepatuhan terhadap peraturan perundang-undangan dan prinsip kehati-hatian; serta
- efektivitas dan efisiensi kegiatan operasional.

Pelaksanaan pengendalian internal dan manajemen risiko dilakukan secara menyeluruh pada seluruh tingkatan organisasi dan fungsi. Sejalan dengan model operasional agile yang diterapkan, kesadaran risiko terus ditanamkan pada seluruh *Squads* dan *Tribes* agar aspek pengendalian menjadi bagian dari proses pengambilan keputusan operasional.

Guna memastikan efektivitas SPI senantiasa terjaga, Bank secara berkala melakukan evaluasi atas kecukupan:
- pemisahan fungsi (*segregation of duties*);
- mekanisme *dual control* dan *dual custody*; serta
- kebijakan dan prosedur terkait pengendalian internal,

General Overview

The Internal Control System (ICS) of PT Allo Bank Indonesia Tbk ("the Bank") is an integral part of the Bank's governance, risk management, and compliance framework, designed to ensure that banking operations are conducted in a sound, secure, and prudent manner within a digital operational environment.

The ICS is implemented to provide reasonable assurance regarding:
- protection of the Bank's both digital and physical assets;
- the reliability and integrity of financial and managerial reporting;
- compliance with laws and regulations and the principle of prudence; and
- the effectiveness and efficiency of operational activities.

Internal controls and risk management are implemented comprehensively across all organizational levels and functions. In line with the agile operational model adopted, risk awareness is continuously embedded in all Squads and Tribes, ensuring that control aspects become an integral part of the operational decision-making process.

To maintain the effectiveness of the SPI, the Bank periodically evaluates the adequacy of:
- segregation of duties;
- dual control and dual custody mechanisms; and
- policies and procedures related to internal controls,

Dasar Hukum

Penerapan Sistem Pengendalian Internal dilakukan dengan mengacu pada:

- Peraturan Otoritas Jasa Keuangan (POJK) No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank; dan
- Surat Edaran OJK No. 35/SEOJK.03/2017 tentang Standar Sistem Pengendalian Internal bagi Bank Umum.

Bank memastikan bahwa kerangka pengendalian internal yang diterapkan telah selaras dengan ketentuan tersebut guna mendukung praktik tata kelola yang baik serta memitigasi risiko keuangan dan operasional.

Penerapan Kerangka COSO

Bank mengadopsi COSO *Internal Control* — Integrated Framework sebagai acuan utama dalam perancangan, implementasi, dan evaluasi sistem pengendalian internal.

Lima komponen COSO diimplementasikan secara terintegrasi dalam proses dan sistem Bank, yaitu:

1. Lingkungan Pengendalian (*Control Environment*)
2. Penilaian Risiko (*Risk Assessment*)
3. Aktivitas Pengendalian (*Control Activities*)
4. Informasi dan Komunikasi (*Information and Communication*)
5. Pemantauan (*Monitoring Activities*)

Penerapan kerangka ini memastikan kecukupan pengendalian atas pelaporan keuangan, efektivitas operasional, serta kepatuhan terhadap ketentuan yang berlaku.

Model Tiga Lini (*Three Lines Model*)

Dalam rangka memastikan kejelasan peran, akuntabilitas, dan independensi fungsi pengendalian, Bank menerapkan Model Tiga Lini (*Three Lines Model*) yang mengacu pada praktik terbaik internasional yang diperkenalkan oleh The Institute of Internal Auditors (IIA).

Model ini menegaskan pemisahan peran antara fungsi pengelolaan risiko, pengawasan risiko, dan *assurance independen*, sebagai berikut:

- Lini Pertama (*First Line — Risk Ownership*):
  Unit bisnis, teknologi, dan operasional bertanggung jawab secara langsung atas pengelolaan risiko dan pelaksanaan pengendalian dalam aktivitas sehari-hari. Lini pertama memastikan bahwa risiko diidentifikasi, diukur, dimitigasi, dan dimonitor secara efektif dalam proses operasional.
- Lini Kedua (*Second Line — Risk Oversight*):
  Fungsi *Enterprise, Operational & Market Risk* (EOMR) berperan dalam menyediakan kerangka kerja manajemen risiko, kebijakan, metodologi, serta melakukan pemantauan dan pengawasan atas implementasi pengendalian oleh lini pertama. Fungsi ini juga memberikan *challenge* secara independen untuk memastikan efektivitas pengelolaan risiko.

Legal Basis

The implementation of the Internal Control System is carried out in accordance with:

- Financial Services Authority (OJK) Regulation No. 15 of 2024 on the Integrity of Bank Financial Reporting; and
- OJK Circular Letter No. 35/SEOJK.03/2017 on the Internal Control System Standards for Commercial Banks.

The Bank ensures that the applied internal control framework is aligned with these provisions to support good governance practices and mitigate financial and operational risks.

Implementation of the COSO Framework

The Bank adopts the COSO Internal Control — Integrated Framework as the primary reference in the design, implementation, and evaluation of the internal control system.

The five components of COSO are implemented in an integrated manner within the Bank's processes and systems, namely:

1. Control Environment
2. Risk Assessment
3. Control Activities
4. Information and Communication
5. Monitoring Activities

This framework ensures adequate controls over financial reporting, operational effectiveness, and compliance with applicable regulations.

Three Lines Model

To ensure clarity of roles, accountability, and independence of control functions, the Bank employs a Three Lines Model based on international best practices introduced by The Institute of Internal Auditors (IIA).

This model emphasizes the separation of roles among risk management, risk oversight, and independent assurance functions, as follows:

- First Line (Risk Ownership):
  Business, technology, and operational units are directly responsible for risk management and the implementation of controls in daily activities. The first line ensures that risks are effectively identified, measured, mitigated, and monitored within operational processes.
- Second Line (Risk Oversight):
  The Enterprise, Operational & Market Risk function plays a role in providing a risk management framework, policies, and methodologies, as well as monitoring and overseeing the implementation of controls by the first line. This function also provides independent challenge to ensure the effectiveness of risk management.

- Lini Ketiga (*Third Line — Independent Assurance*):
  Satuan Kerja Audit Internal (SKAI) memberikan *assurance* yang independen dan objektif kepada Direksi dan Dewan Komisaris terkait kecukupan dan efektivitas tata kelola, manajemen risiko, dan pengendalian internal yang dijalankan oleh lini pertama dan lini kedua.

Penerapan Model Tiga Lini ini memastikan adanya koordinasi yang efektif, kejelasan tanggung jawab, serta peningkatan kualitas *assurance* melalui pendekatan *combined assurance* di seluruh organisasi.

- Third Line (Independent Assurance):
  The Internal Audit Unit (SKAI) provides independent and objective assurance to the Board of Directors and the Board of Commissioners regarding the adequacy and effectiveness of governance, risk management, and internal controls implemented by the first and second lines.

The implementation of this Three-Line Model ensures effective coordination, clarity of responsibilities, and improved assurance quality through a combined assurance approach across the entire organization.

Pengendalian Internal atas Pelaporan Keuangan (ICoFR)
Internal Control over Financial Reporting (ICoFR)

Tujuan dan Pendekatan Implementasi

Bank telah memulai implementasi Pengendalian Internal atas Pelaporan Keuangan (*Internal Control over Financial Reporting*/ ICoFR) sebagai bagian dari komitmen untuk meningkatkan integritas, keandalan, dan transparansi pelaporan keuangan.

Implementasi ICoFR bertujuan untuk:
- memastikan akurasi, kelengkapan, dan ketepatan waktu informasi keuangan;
- meningkatkan integritas laporan keuangan;
- memperkuat pengendalian atas proses pelaporan keuangan;
- mendukung kepatuhan terhadap ketentuan yang berlaku, khususnya POJK No. 15 Tahun 2024; serta
- Implementasi dilakukan secara bertahap melalui roadmap yang terstruktur dan disesuaikan dengan profil risiko serta tingkat materialitas Bank.

Ruang Lingkup dan Materialitas (Tahap 1 — 2025)

Pada tahun 2025, Bank menetapkan Tahap 1 implementasi ICoFR dengan ruang lingkup:
- Kredit *Wholesale*; dan
- *Expected Credit Loss* (ECL/CKPN).

Penentuan ruang lingkup dilakukan berdasarkan tingkat materialitas dan signifikansi terhadap laporan keuangan Bank.

Kredit *Wholesale* diprioritaskan karena mencakup sekitar 76% dari total kredit, sehingga memiliki dampak signifikan terhadap posisi keuangan Bank.

Ruang lingkup implementasi akan ditinjau dan diperluas secara bertahap hingga mencakup seluruh akun dan pengungkapan yang material.

Objectives and Implementation Approach

The Bank has commenced the implementation of Internal Control over Financial Reporting (ICoFR) as part of its commitment to enhancing the integrity, reliability, and transparency of financial reporting.

The implementation of ICoFR aims to:
- ensure the accuracy, completeness, and timeliness of financial information;
- enhance the integrity of financial statements;
- strengthen controls over the financial reporting process;

- support compliance with applicable regulations, specifically, with regards to POJK No. 15 of 2024; and
- The implementation is carried out in phases through a structured roadmap tailored to the Bank's risk profile and materiality levels.

Scope and Materiality (Phase 1 — 2025)

In 2025, the Bank established Phase 1 of ICoFR implementation with the following scope:
- Wholesale Loans; and
- Expected Credit Loss (ECL/CKPN).

The scope was determined based on materiality and significance to the Bank's financial statements.

Wholesale Loans are prioritized because they account for approximately 76% of total loans, thereby having a significant impact on the Bank's financial position.

The scope of implementation will be reviewed and expanded gradually to cover all material accounts and disclosures.

Struktur Tata Kelola ICoFR

Untuk mendukung implementasi ICoFR, Bank telah membentuk Unit Kerja Khusus (UKK) pada lini kedua di bawah fungsi EOMR.

UKK bertanggung jawab untuk:
- Mengkordinasikan implementasi ICOFR secara menyeluruh pada Bank;
- Memastikan sinergi antar lini pertahanan; serta
- Mendorong penerapan pendekatan *combined assurance*.

Satuan Kerja Audit Internal (SKAI) sebagai lini ketiga memberikan *assurance* independen melalui:
- *Test of Design* (TOD); dan
- *Test of Effectiveness* (TOE).

Kerangka Pengendalian

Implementasi ICoFR dilakukan pada tiga tingkat pengendalian:

1. *Entity Level Control* (ELC)
   ELC mencakup pengendalian pada tingkat entitas, termasuk tata kelola dan lingkungan pengendalian.

   Penilaian dilakukan melalui *self-assessment* berbasis prinsip COSO yang divalidasi oleh UKK.

2. *Information Technology General Control* (ITGC)
   ITGC memastikan keandalan, keamanan, dan integritas sistem teknologi informasi yang mendukung pelaporan keuangan.

   Ruang lingkup mencakup:
   - sistem inti (Temenos T24); dan
   - sistem pendukung seperti JIRA.

   Pengendalian dirancang dan dievaluasi mengacu pada COBIT 2019, meliputi:
   - manajemen akses;
   - manajemen perubahan; dan
   - operasional sistem.

3. *Transaction Level Control* (TLC)
   TLC berfokus pada pengendalian di tingkat proses, khususnya pada siklus Kredit *Wholesale* secara *end-to-end*, mulai dari *origination* hingga *settlement*.

   Bank menyusun:
   - *Business Process Mapping* (BPM); dan
   - *Risk Control Matrix* (RCM)

untuk mengidentifikasi dan memitigasi risiko pada setiap tahapan transaksi.

ICoFR Governance Structure

To support the implementation of ICoFR, the Bank has established a Special Task Force (STF) within the second line of defense under the EOMR function.

The STF is responsible for:
- coordinating the overall implementation of ICOFR at the Bank;
- ensuring synergy among the lines of defense; and
- promoting the application of a combined assurance approach.

The Internal Audit Unit (SKAI), as the third line of defense, provides independent assurance through:
- Test of Design (TOD); and
- Test of Effectiveness (TOE).

Control Framework

The implementation of ICoFR is carried out at three levels of control:

1. Entity Level Control (ELC)
   ELC covers controls at the entity level, including governance and the control environment.

   Assessment is conducted through a COSO-principle-based self-assessment validated by the UKK.

2. Information Technology General Control (ITGC)
   ITGC ensures the reliability, security, and integrity of information technology systems supporting financial reporting.

   The scope includes:
   - core systems (Temenos T24); and
   - supporting systems such as JIRA.

   Controls are designed and evaluated in accordance with COBIT 2019, covering:
   - access management;
   - change management; and
   - system operations.

3. Transaction Level Control (TLC)
   TLC focuses on controls at the process level, specifically on the end-to-end Wholesale Loans cycle, from origination to settlement.

   The Bank develops:
   - Business Process Mapping (BPM); and
   - Risk Control Matrix (RCM)

to identify and mitigate risks at each stage of the transaction.

Evaluasi Efektivitas

Berdasarkan hasil pengujian dan validasi pada Tahap 1 (2025), implementasi pengendalian internal atas pelaporan keuangan dalam ruang lingkup yang telah ditetapkan dinilai: *Efektif*

Bank telah mengidentifikasi area yang memerlukan peningkatan dan menetapkan rencana perbaikan (*remediation plan*) untuk:
- memperkuat desain dan pelaksanaan pengendalian; serta
- meningkatkan penggunaan pengendalian berbasis sistem (*automated controls*).

Pernyataan Manajemen

Manajemen menyatakan bahwa implementasi Sistem pengendalian internal atas laporan keuangan telah dilaksanakan sesuai dengan Prinsip dan ketentuan yang berlaku yaitu POJK No. 15 tahun 2024 tentang Integritas Pelaporan keuangan Bank.

Bank berkomitmen untuk terus memperkuat kerangka pengendalian internal guna memastikan:
- keandalan dan integritas pelaporan keuangan;
- efektivitas dan efisiensi operasional; serta
- sinergi yang optimal antar lini pertahanan.

Effectiveness Evaluation

Based on the results of testing and validation in Phase 1 (2025), the implementation of internal controls over financial reporting within the defined scope is assessed as: Effective

The Bank has identified areas requiring improvement and established a remediation plan to:
- strengthen the design and implementation of controls; and
- enhancing the use of system-based controls (automated controls).

Management Statement

Management has stated that the Bank's implementation of an Internal Control System for Financial Reporting has been carried out in accordance with applicable Principles and provisions - specifically, POJK No. 15 of 2024 concerning the Integrity of Financial Reporting for Banks.

The Bank is committed to continuously strengthening its internal control framework to ensure:
- the reliability and integrity of financial reporting;
- operational effectiveness and efficiency; and
- optimal synergy among the lines of defense.

Pernyataan atas Komitmen Bank dalam Penerapan ICOFR
Statement on the Bank's Commitment to Implementing ICOFR

Dalam rangka memastikan penerapan GCG yang komprehensif melalui SPI yang efektif, Bank senantiasa melakukan pengendalian internal atas pelaporan keuangan atau *Internal Control Over Financial Reporting* (ICOFR). Penerapan ICOFR menjadi aspek penting yang bertujuan untuk memberikan keyakinan memadai (*reasonable assurance*) bahwa laporan keuangan telah disusun secara andal dan bebas dari salah saji material sehingga dapat memberikan keyakinan yang lebih memadai kepada pengguna Laporan Keuangan Bank.

Pada pelaksanaannya, Bank berkomitmen untuk terus mengoptimalkan penguatan pengendalian internal, di antaranya melalui ICOFR untuk peningkatan akuntabilitas pelaporan yang disesuaikan dengan rencana strategis Bank. Optimalisasi pengendalian internal melalui implementasi ICOFR telah dilakukan oleh Bank dengan mengacu kepada ketentuan regulator dan *best practice* GCG guna memberikan keyakinan yang memadai (*reasonable assurance*) kepada seluruh pemangku kepentingan atas laporan Bank.

To ensure comprehensive GCG implementation through effective Internal Control Systems (SPI), the Bank consistently implements internal control over financial reporting, or Internal Control Over Financial Reporting (ICOFR). The implementation of ICOFR is a crucial aspect aimed at providing reasonable assurance that financial statements have been prepared reliably and are free from material misstatement, thereby providing greater confidence to users of the Bank's financial statements.

In its implementation, the Bank is committed to continuously optimizing the strengthening of internal controls, including through ICOFR, to enhance reporting accountability aligned with the Bank's strategic plan. The Bank has optimized internal controls through the implementation of ICOFR, adhering to regulatory requirements and GCG best practices, to provide reasonable assurance to all stakeholders regarding the Bank's reports.

Perkara Penting
Litigation

Permasalahan hukum yang dihadapi oleh Bank dalam 2 (dua) tahun terakhir, baik perdata maupun pidana, dapat dilihat sebagai berikut:

The legal problems faced by the Bank in the last 2 (two) years, both civil and criminal, can be seen as follows:

Permasalahan Hukum Legal Cases	2025		2024	
	Perdata Civil	Pidana Criminal	Perdata Civil	Pidana Criminal
Selesai dan telah mempunyai kekuatan hukum tetap Completed and has permanent legal force	1	-	1	-
Dalam proses penyelesaian In the process of being resolved	1	-	5	-
Jumlah Total	2	-	6	-

Perkara Penting yang Dihadapi Bank
Litigation Faced by the Bank

No.	Nomor Register Perkara/Putusan Case/Decision Register Number	Pokok Perkara/Gugatan Main Case/Claim	Status Penyelesaian Completion Status	Pengaruh terhadap Perusahaan Influence on the Company
1.	Gugatan PMH No. 644/Pdt.G/2025/ PN.Jkt.Ut. tanggal 29 September 2025 PMH Lawsuit No. 644/Pdt.G/2025/ PN.Jkt.Ut. September 29, 2025	Penggugat merupakan ex debitur PT Bank Harda Internasional Tbk yang saat ini telah dialihkan ke PT Bank Mega Tbk berdasarkan Akta Pengalihan Hak Atas Aset Yang Diambil Alih (AYDA) No. 20 tanggal 06 Juni 2022 dibuat dihadapan Dharma Akhyuzi, SH Notaris di Jakarta, merupakan pengajuan gugatan baru sehubungan dengan gugatan terdahulu (No. 325/ Pdt.G/3255/PN. Jkt.Ut tanggal 4 Juni 2025 telah dicabut. The plaintiff is a former debtor of PT Bank Harda Internasional Tbk which has now been transferred to PT Bank Mega Tbk based on the Deed of Transfer of Rights to Assets Taken Over (AYDA) No. 20 dated June 6, 2022 made before Dharma Akhyuzi, SH Notary in Jakarta, which is a new lawsuit filed in connection with the previous lawsuit (No. 325/Pdt.G/3255/PN. Jkt.Ut dated June 4, 2025 has been withdrawn.	Gagal mediasi dan memasuki sidang pokok perkara Failed mediation and entered the main case trial	Tidak ada, karena objek benda dalam perkara tersebut telah dialihkan ke pihak lain. There are none, because the objects in the case have been transferred to another party.

Permasalahan Hukum yang Dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat
Legal Issues Faced by Board of Commissioners and Board of Directors in Office

Di tahun 2025, terdapat permasalahan hukum yang dihadapi oleh Direksi yang sedang menjabat.

Throughout 2025, there were legal issues faced by the incumbent Board of Commissioners or Directors.

Sanksi Administratif
Administrative Sanction

Sepanjang 2025, Bank menerima sanksi administratif dari regulator. Informasi sanksi administratif yang diterima oleh Bank pada tahun 2025 dapat dilihat sebagai berikut:

Throughout 2025, the Bank received administrative sanctions from regulators. Information on the administrative sanctions received by the Bank in 2025 can be seen below:

Sanksi Sanction	Perihal Matters	Nominal Nominal
Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Kewajiban Penyampaian Laporan Realisasi Literasi dan Inklusi Keuangan Semester I Tahun 2024. Obligation to Submit Financial Literacy and Inclusion Realization Report for Semester I of 2024.	100.000.000
Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Kesalahan pencantuman informasi terkait pos pembayaran dividen pada Proyeksi Laporan Posisi Keuangan (Neraca) dan terkait hapus buku termasuk penagihan hapus buku pada Proyeksi Komitmen dan Kontijensi. Incorrect inclusion of information related to dividend payment items in the Financial Position Report Projection (Balance Sheet) and related to write-offs including write-off collections in the Commitments and Contingencies Projection.	200.000
Bank Indonesia (BI)	Pelanggaran Ketentuan GWM Valas *Non Averaging*. Violation of Non-Averaging Foreign Currency GWM Provisions.	260
Bank Indonesia (BI)	Koreksi LBUT KI Risiko Mingguan. Weekly Risk KI LBUT Correction.	200.000
Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Keterlambatan penyampaian laporan pengunduran diri Direktur. Delay in submitting the Director's resignation report.	30.000.000
Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Pelanggaran pemenuhan GWM Valas *Averaging*. Violation of the fulfillment of GWM Foreign Exchange Averaging.	38.438.812
Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Keterlambatan Penyampaian Koreksi Laporan Debitur pada Sistem Layanan Informasi Keuangan. Delay in Submitting Corrections to Debtor Reports in the Financial Information Services System.	50.000
Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Keterlambatan dalam penyampaian laporan evaluasi produk baru. Delay in submission of new product evaluation reports.	94.000.000
Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Penetapan sanksi administratif berupa denda Hasil Pemeriksaan. Determination of administrative sanctions in the form of fines for the results of the inspection.	2.000.000
Bank Indonesia (BI)	Pelanggaran Ketentuan GWM. Violations against GMW Provisions.	79.531.830

Akses Informasi dan Data Perusahaan

Access to Information and Company Data

Allo Bank berkomitmen menerapkan prinsip transparansi kepada pemegang saham dan segenap pemangku kepentingan dengan menyediakan akses dan sarana informasi yang memadai. Selama tahun 2025, Bank senantiasa menyediakan informasi penting dan data perusahaan, seperti Aksi Korporasi, Laporan Tahunan, Laporan Keuangan, dan *press release* secara *real time* yang disajikan dalam Bahasa Indonesia dan Inggris dan dapat diakses oleh publik baik melalui situs web perusahaan dengan alamat www.allobank.com.

Allo Bank is committed to implementing the principle of transparency for shareholders and all stakeholders by providing adequate access and information resources. Throughout 2025, the Bank continued to provide important information and company data, such as Corporate Actions, Annual Reports, Financial Statements, and press releases, in real time, presented in Indonesian and English and accessible to the public through the company website at www.allobank.com.

Transparansi Kondisi Keuangan dan Non Keuangan

Financial and Non-Financial Condition Transparency

Dalam menerapkan prinsip-prinsip terbaik (*best practice*) GCG, khususnya terkait transparansi, Bank senantiasa menyediakan keterbukaan informasi keuangan dan non keuangan sebagai bentuk tanggung jawab Bank terhadap pemangku kepentingan dan pemenuhan atas ketentuan yang berlaku. Informasi kondisi keuangan dan non-keuangan Allo Bank telah dituangkan secara jelas dalam beberapa laporan, di antaranya dalam Laporan Tahunan, Laporan Keuangan Publikasi Triwulan, Laporan Bulanan, dan Laporan non-keuangan Lainnya. Transparansi Laporan Keuangan dan Non-keuangan Bank dapat dilihat pada situs web resmi Bank di www.allobank.com.

In implementing the best practices of GCG, particularly regarding transparency, the Bank consistently provides transparency of financial and non-financial information as a form of the Bank's responsibility to stakeholders and compliance with applicable regulations. Information on Allo Bank's financial and non-financial conditions has been clearly outlined in several reports, including the Annual Report, Quarterly Published Financial Reports, Monthly Reports, and Other Non-Financial Reports. Transparency of the Bank's Financial and Non-Financial Reports can be seen on the Bank's official website at www.allobank.com.

Kode Etik dan Budaya Perusahaan

Code of Conduct and Corporate Culture



Bank telah memiliki Kode Etik dan Budaya Perusahaan sebagai prinsip dasar dan pedoman yang harus diikuti dan diimplementasikan oleh Insan Bank dalam menjalankan kegiatan usaha maupun operasi secara beretika dan berintegritas. Bank senantiasa memperbaharui Kode Etik dan Budaya yang dimiliki agar tetap relevan dengan perkembangan regulasi, norma, dan dinamika bisnis Bank.

The Bank has a Code of Ethics and Corporate Culture as the basic principles and guidelines that must be followed and implemented by Bank personnel in conducting business activities and operations ethically and with integrity. The Bank continuously updates its Code of Ethics and Corporate Culture to maintain its relevance to regulatory developments, norms, and business dynamics.

Isi Kode Etik dan Pernyataan Kode Etik Berlaku bagi Seluruh Insan Allo Bank

Contents of Code of Conduct and Statement of Code of Conduct Applies to All Allo Bank Personnel

Kode Etik (*Code of Conduct*) Bank disahkan berdasarkan Surat Keputusan Direksi No. 025/DIRAB/24 tentang Kebijakan Kode Etik (*Code of Conduct*). Kode Etik Perilaku ini berlaku bagi Dewan Komisaris, Direksi, dan karyawan Allo Bank. Seluruh karyawan telah menandatangani pernyataan bahwa yang bersangkutan telah memahami dan akan menaati serta menjalankan Kode Etik Bank Allo Bank tersebut.

The Bank's Code of Conduct was ratified based on Board of Directors Decree No. 025/DIRAB/24 concerning the Code of Conduct Policy. This Code of Conduct applies to the Board of Commissioners, Directors, and employees of Allo Bank. All employees have signed a statement stating that they understand and will comply with and implement the Allo Bank Code of Conduct.

Secara garis besar, Kode Etik Perilaku Allo Bank mengatur tentang:

1. Mematuhi peraturan perundang-undangan yang berlaku, baik internal maupun eksternal.
2. Menolak penyuapan, korupsi dan aktivitas ilegal lainnya.
3. Dilarang menerima atau meminta hadiah/hiburan dari nasabah dalam bentuk apapun.
4. Menjaga agar tidak terjadi benturan kepentingan, baik dengan nasabah, karyawan Bank, pemegang saham, anggota Dewan Komisaris, anggota Direksi, dan/atau pihak terkait dengan Bank.
5. Mencegah pencucian uang, membocorkan rahasia perusahaan, dan menjaga kerahasiaan informasi nasabah.
6. Tidak menyalahgunakan jabatan dan wewenangnya untuk kepentingan pribadi maupun keluarga.
7. Tidak melakukan perbuatan tercela yang dapat merugikan nasabah maupun Bank.
8. Senantiasa berusaha untuk meningkatkan pengetahuan, khususnya pada industri perbankan.

Broadly speaking, the Allo Bank Code of Conduct regulates:

1. Compliance with applicable laws and regulations, both internal and external.
2. Rejecting bribery, corruption and other illegal activities.
3. It is prohibited to accept or ask for gifts/entertainment from customers in any form.
4. Ensuring that there are no conflicts of interest, whether with customers, Bank employees, shareholders, members of the Board of Commissioners, members of the Board of Directors, and/or parties related to the Bank.
5. Preventing money laundering, leak company confidential matter and maintain the confidentiality of customer information.
6. Not abusing individual's position and authority for personal or family interests.
7. Not commit disgraceful acts that could harm customers or the Bank.
8. Striving to enhance knowledge, especially in the banking industry.

Sosialisasi Kode Etik
Dissemination of Code of Conduct

Bank secara berkala melakukan kegiatan sosialisasi Kode Etik Perilaku melalui kegiatan internal serta menyediakan kebijakan kode etik yang dapat dibaca semua karyawan di portal intranet MyAllo. Sosialisasi kode etik ini bertujuan untuk meningkatkan kesadaran para karyawan untuk terus menjalankan kegiatan operasional secara beretika dan berintegritas.

The Bank regularly disseminates the Code of Ethics through internal activities and provides a code of ethics policy available to all employees on the MyAllo intranet portal. This code of ethics socialization aims to raise employee awareness to continue conducting operations ethically and with integrity.

Budaya Perusahaan
Corporate Culture

Dalam menjalankan kegiatan operasional sehari-hari, seluruh Insan Perseroan juga menerapkan nilai nilai perusahaan, yakni:

1. *Data-driven*: Kami mengambil keputusan dan memecahkan masalah berdasarkan data dan informasi yang kredibel;
2. *Impact*: Kami memberikan solusi dan dampak positif kepada semua stakeholders;
3. *Growth*: Kami terus menerus tumbuh dan berkembang secara berkesinambungan untuk masa depan yang lebih baik;
4. *In harmony*: Kami bekerjasama dengan semua pihak secara harmonis yang berorientasi pada hasil;
5. *Transparency*: Kami berperilaku jujur dan transparan dalam segala aspek pekerjaan;
6. *Agility*: Kami tangkas beradaptasi terhadap semua perubahan yang terjadi; dan
7. *Learning*: Kami terus belajar, berbagi dan menerapkan pengetahuan dan keterampilan baru untuk mengembangkan kompetensi diri.

In carrying out daily operational activities, all employees of the Company adopt the following values:

1. Data-driven: - We make decisions and solve problems based on credible data and information;
2. Impact: We provide positive solutions and impact to all stakeholders;
3. Growth: We continuously grow and develop sustainably for a better future;
4. In harmony: We collaborate with all parties harmoniously towards result-oriented;
5. Transparency: We are honest and transparent in all aspects of our work;
6. Agility: We are nimble in adapting to all changes that occur; and
7. Learning: We continuously learn, share, and apply new knowledge and skills to develop our competencies.

Pelanggaran dan Sanksi
Violations and Sanctions

Kode Etik Perilaku Bank juga mengatur mengenai sanksi atas pelanggaran yang terjadi sesuai dengan tingkat pelanggaran yang dilakukan. Sepanjang tahun 2025, Bank mendapati adanya pelanggaran atas Kode Etik Perilaku sebanyak 6 kasus. Seluruh kasus yang terjadi telah ditindaklanjuti oleh Bank sesuai dengan ketentuan yang berlaku. Adapun rincian sanksi yang dikenakan dalam 2 (dua) tahun terakhir adalah sebagai berikut:

The Bank's Code of Ethics and Conduct also stipulates sanctions for violations, depending on the severity of the violation. Throughout 2025, the Bank identified six violations of the Code of Ethics and Conduct. All cases have been followed up by the Bank in accordance with applicable regulations. The details of the sanctions imposed in the past two years are as follows:

Sanksi Sanction	2025	2024
Tindakan Disiplin Ringan Light Disciplinary Action	2	-
Tindakan Disiplin Sedang Moderate Disciplinary Action	3	3
Tindakan Disiplin Berat Sever Disciplinary Action	1	-
Jumlah Total	6	3



Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Implementation of Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

Sebagai bentuk pemenuhan ketentuan OJK, Bank Indonesia, maupun peraturan perundang-undangan lainnya, Direksi dan Dewan Komisaris berkomitmen penuh untuk memastikan Allo Bank melakukan seluruh kegiatan usahanya dengan tetap mendukung Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM).

Dewan Komisaris melakukan pengawasan secara aktif dalam mengawasi pelaksanaan tanggung jawab Direksi terhadap penerapan program APU PPT & PPPSPM, termasuk komitmen yang dibuat oleh Allo Bank kepada Otoritas Jasa Keuangan/Bank Indonesia serta pelaporan kepada regulator sesuai peraturan yang berlaku. Bank senantiasa meningkatkan kualitas penerapan Program APU PPT & PPPSPM, baik melalui pengawasan aktif dari manajemen, penyempurnaan kebijakan, penyelenggaraan program pelatihan, penyempurnaan sistem informasi, maupun inisiatif-inisiatif lainnya.

Berdasarkan POJK No. 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah

To comply with the requirements of the Financial Services Authority (OJK), Bank Indonesia, and other laws and regulations, the Board of Directors and Board of Commissioners are fully committed to ensuring that Allo Bank conducts all its business activities while consistently supporting Anti-Money Laundering (AML), Counter-Terrorism Financing (CFT), and Counter-Proliferation of Weapons of Mass Destruction (PPPSPM) programs.

The Board of Commissioners actively oversees the Board of Directors' responsibilities regarding the implementation of the AML, CFT, and PPPSPM programs, including commitments made by Allo Bank to the Financial Services Authority/Bank Indonesia and reporting to regulators in accordance with applicable regulations. The Bank continuously improves the quality of its AML, CFT, and PPPSPM program implementation through active management oversight, policy refinement, training programs, information system enhancements, and other initiatives.

Based on OJK Regulation No. 8 of 2023 concerning the Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation of Weapons of Mass Destruction Programs

Massal di Sektor Jasa Keuangan, Allo Bank telah menerapkan program APU PPT & PPPSPM yang mencakup sejumlah faktor, seperti:

1. Pengawasan Aktif Direksi dan Dewan Komisaris.
2. Kebijakan dan prosedur.
3. Pengendalian internal.
4. Sistem informasi manajemen.
5. SDM dan pelatihan.

in the Financial Services Sector, Allo Bank has implemented an AML, CFT, and PPPSPM program that encompasses several factors, such as:

1. Active supervision of the Board of Directors and Board of Commissioners.
2. Policies and procedures.
3. Internal control.
4. Management information system.
5. Human resources and training

Penerapan Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) Tahun 2025

Implementation of the Anti-Money Laundering (AML), Countering the Financing of Terrorism (CFT) and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF)

1. Struktur Organisasi dalam Penerapan Program APU PPT & PPPSPM

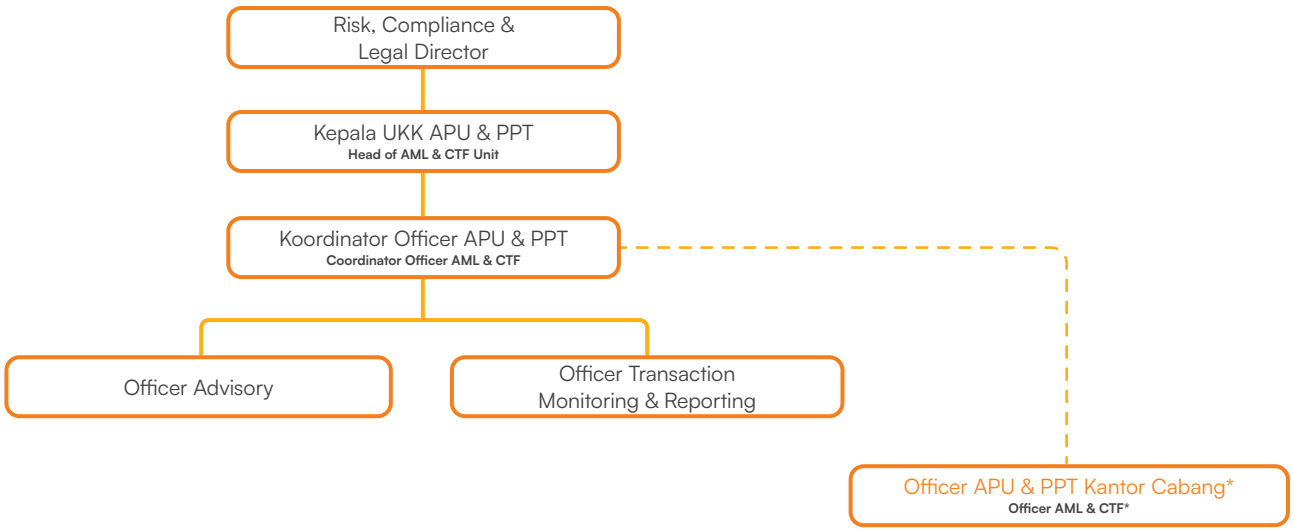
   Dalam menerapkan program APU PPT & PPPSPM, Bank menetapkan Divisi Compliance dan AML-CTF sebagai Unit Kerja Khusus (UKK) penerapan program APU PPT & PPPSPM yang mana Divisi Compliance dan AML-CTF melapor dan bertanggung jawab langsung kepada Direktur yang membawahi fungsi kepatuhan di Allo Bank dalam hal ini Direktur Risiko, Kepatuhan & Hukum. Selain itu penerapan APU PPT & PPPSPM juga diterapkan oleh Kepala Bagian Operasional di setiap Kantor Cabang yang memiliki fungsi supervisi dan memastikan bahwa kegiatan operasional di Kantor Cabang masing-masing telah sesuai dengan penerapan program APU PPT & PPPSPM.

1. Organizational Structure in Implementing the AML-CFT & CPF Program

   In implementing the AML-CFT & CPF program, the Bank designated the Compliance and AML-CFT Divisions as Special Work Units (UKK) for implementing the AML-CFT & CPF programs where the Compliance and AML-CFT Divisions report and are directly responsible to the Director who oversees the compliance function at Allo Bank, in this case the Director of Risk, Compliance & Legal. Apart from that, the implementation of AML-CFT & CPF is also implemented by the Head of Operations at each Branch Office who has a supervisory function and ensures that operational activities in each Branch Office are in accordance with the implementation of the AML-CFT & CPF program.

Adapun struktur organisasi APU PPT & PPPSPM hingga akhir tahun 2025 adalah sebagai berikut:

The organizational structure of AML-CFT & CPF in 2025 is described as follows:



1. Program Dalam Penerapan Program APU PPT & PPPSPM
Dalam upaya pencegahan dan meminimalisasi Bank digunakan sebagai sarana pencucian uang, pendanaan terorisme, dan pendanaan proliferasi senjata pemusnah massal, maka Allo Bank menerapkan program APU PPT & PPPSPM melalui:
   a. Pengawasan Aktif Direksi dan Komisaris
   Peran aktif dari Direksi dan Dewan Komisaris sangat diperlukan dalam menciptakan efektivitas penerapan Program APU PPT & PPPSPM, mengingat peranan Direksi dan Dewan Komisaris akan mempengaruhi Tingkat pencapaian tujuan organisasi untuk penerapan Program APU PPT & PPPSPM. Bentuk pengawasan aktif Direksi dan Dewan Komisaris antara lain sebagai berikut:

      - Persetujuan Direksi atas penetapan Divisi Compliance & AML-CTF sebagai UKK yang bertanggung jawab terhadap penerapan Program APU PPT & PPPSPM;
      - Persetujuan Direksi dan Dewan Komisaris atas Kebijakan APU PPT & PPPSPM;
      - Laporan berkala (bulanan, triwulanan, dan semesteran) terkait kewajiban pelaporan dan implementasi Program APU PPT & PPPSPM kepada Direksi dan Dewan Komisaris;
      - Persetujuan Direksi atas Laporan Rencana dan Realisasi Pengkinian Data Nasabah;
      - AML Forum yang dihadiri Direksi dan Dewan Komisaris untuk membahas pelaksanaan Program APU PPT & PPPSPM.

   b. Kecukupan dan Efektivitas Kebijakan & Prosedur
   Bank telah menyusun Kebijakan dan Prosedur APU PPT & PPPSPM yang secara berkala dilakukan peninjauan dan penyempurnaan sesuai ketentuan yang berlaku. Untuk memperkuat penerapan APU PPT & PPPSPM, maka di setiap prosedur produk dan aktivitas perbankan diatur pula prosedur pelaksanaan APU PPT & PPPSPM guna mengidentifikasi dan melakukan penilaian risiko tindak pidana pencucian uang, tindak pidana pendanaan terorisme dan/atau tindak pidana pendanaan proliferasi senjata pemusnah massal untuk masing-masing produk atau aktivitas. Untuk memastikan implementasi Program APU PPT & PPSPM telah berjalan sebagaimana mestinya maka dilakukan supervisi oleh Divisi Compliance & AML-CTF.

   Kebijakan dan prosedur penerapan program APU PPT sejalan dan sesuai dengan Peraturan OJK (POJK) No. 8 Tahun 2023 tentang Penerapan Program APU PPT & PPPSPM di sektor jasa keuangan, yang antara lain mengatur:

   - Pengawasan Aktif Direksi dan Dewan Komisaris;
   - Prosedur *Customer Due Diligence* dan/atau *Enhanced Due Diligence* terhadap Calon Nasabah/ Nasabah/Beneficial *Owner/Walk in Customer* termasuk memastikan bahwa mereka tidak masuk

1. Program in Implementing the AML-CFT & CPF Program
In an effort to prevent and minimize banks being used as a means of money laundering, financing terrorism and funding the proliferation of weapons of mass destruction, Allo Bank implements the AML-CFT & CPF program through:
   a. Active Supervision of Directors and Commissioners
   The active role of the Board of Directors and Board of Commissioners is very necessary in creating effective implementation of the AML-CFT & CPF Program, considering that the role of the Directors and Board of Commissioners will influence the level of achievement of organizational goals for implementing the AML-CFT & CPF Program. Forms of active supervision by the Board of Directors and Board of Commissioners include the following:
      - Approval from the Board of Directors on the appointment of the Compliance & AML-CFT Division as UKK responsible for implementing the AML-CFT & CPF Program;
      - Approval of the Board of Directors and Board of Commissioners on the AML-CFT & CPF Policy;
      - Periodic reports (monthly, quarterly and semi-annually) regarding reporting obligations and implementation of the AML-CFT & CPF Program to the Board of Directors and Board of Commissioners;
      - Approval from the Board of Directors on the Plan and Realization Report on Updating Customer Data;
      - AML Forum attended by the Board of Directors and Board of Commissioners to discuss the implementation of the AML-CFT & CPF Program.

   b. Adequacy and Effectiveness of Policies & Procedures
   The Bank has prepared AML-CFT & CPF Policies and Procedures which are regularly reviewed and refined in accordance with applicable regulations. To strengthen the implementation of AML-CFT & CPF, every banking product and activity procedure also regulates procedures for implementing AML-CFT & CPF to identify and assess the risk of criminal acts of money laundering, criminal acts of financing terrorism and/or criminal acts of funding the proliferation of weapons of mass destruction for each product or activity. To ensure that the implementation of the AML-CFT & CPF Program is running as it should, supervision is carried out by the Compliance & AML-CFT Division.

The policies and procedures for implementing the AMLCTF program are in line with and in accordance with OJK Regulation (POJK) No. 8 of 2023 concerning Implementation of the AML-CFT & CPF Program in the financial services sector, which among other things regulates:

- Active Supervision of the Board of Directors and Board of Commissioners;
- Customer Due Diligence and/or Enhanced Due Diligence procedures for prospective Customers/ Customers/Beneficial Owner/Walk in Customers including ensuring that they are not included

dalam Daftar Terduga Teroris dan Organisasi Teroris dan/atau Daftar Proliferasi Senjata Pemusnah Massal dan daftar *watchlist* lainnya (OFAC *List*, UN *List*);
- Penerapan Program APU PPT & PPPSPM berdasarkan pendekatan berbasis risiko (*Risk-Based Approach*);
- Prosedur Pemantauan Profil dan Transaksi Nasabah;
- Pelaksanaan Prosedur Transfer Dana;
- Penatausahaan Dokumen Nasabah dan Transaksi;
- Penerapan Program APU PPT & PPPSPM di Jaringan
- Kantor dan Entitas Anak dalam Konglomerasi Keuangan;
- Pengendalian Internal; dan
- Sumber Daya Manusia dan Pelatihan.

c. Pengendalian intern yang efektif dalam penerapan APU PPT & PPPSPM antara lain dilakukan dengan:
- Dimilikinya kebijakan dan prosedur APU PPT & PPPSPM serta pemantauan internal yang memadai;
- Adanya batasan wewenang dan tanggung jawab yang jelas terhadap satuan kerja terkait dengan penerapan program APU PPT & PPPSPM baik melalui *first line of defense* (*risk taking unit*), *second line of defense* maupun *third line of defense*; dan
- Dilakukannya pemeriksaan untuk memastikan efektivitas pelaksanaan Program APU PPT & PPPSPM oleh Satuan Kerja Audit Internal.
- Pengembangan sistem aplikasi internal pendukung kewajiban pelaporan sesuai dengan requirement format pelaporan GoAML PPATK;
- Pengembangan *system interface* GoAML dalam mendukung kewajiban pelaporan yang telah disesuaikan dengan ketentuan GoAML;

d. Sistem Manajemen Informasi
Untuk mengoptimalkan pemantauan transaksi dalam pelaksanaan Program APU PPT & PPPSPM, Bank secara berkelanjutan mengembangkan teknologi sistem informasi, antara lain:
- Melakukan penyempurnaan sistem dan aplikasi pendukung untuk A*nti Money Laundering Detection System, Filtering & Screening Terrorist* (DTTOT List), PEP *Screening Detection dan Customer Due Diligence Risk Scoring*, baik secara batch maupun realtime. AML *System* digunakan untuk mendukung pelaksanaan Prinsip Mengenal Nasabah yang lebih Optimal, khususnya dalam pendeteksian/ pemantauan transaksi nasabah yang memiliki pola perilaku dan pola transaksi pencucian uang dan pendanaan terorisme.
- Pengembangan aplikasi pemanfaatan data *Politically Exposed Person* (PEP) PPATK;
- Pengembangan aplikasi KYC untuk melakukan filtering dan *screening* calon nasabah terhadap Data Teroris/*Terrorist List*, Daftar Proliferasi Senjata

in the List of Suspected Terrorists and Terrorist Organizations and/or the Proliferation of Weapons of Mass Destruction List and other watchlists (OFAC List, UN List);
- Implementation of the AML-CFT & CPF Program based on a risk-based approach;
- Customer Profile and Transaction Monitoring Procedures;
- Implementation of Fund Transfer Procedures;
- Administration of Customer Documents and Transactions;
- Implementation of the AML-CFT & CPF Program on the Network
- Offices and Subsidiaries in Financial Conglomerates;
- Internal Control; and
- Human Resources and Training.

c. Effective internal control in implementing AML-CFT & CPF includes, among other things, carried out by:
- Having AML-CFT & CPF policies and procedures as well as adequate internal monitoring;
- There are clear boundaries of authority and responsibility for work units related to the implementation of the AMLCTF & CPF program either through the first line of defense (risk taking unit), second line of defense and third line of defense; and
- Conducting inspections to ensure the effectiveness of the implementation of the AML-CFT & CPF Program by the Internal Audit Work Unit.
- Development of an internal application system to support reporting obligations in accordance with the PPATK GoAML reporting format requirements;
- Development of a GoAML interface system to support reporting obligations that have been adjusted to GoAML provisions;

d. Information Management System
To optimize transaction monitoring in the implementation of the AML-CFT & CPF Program, the Bank continuously develops information system technology, including:
- Improve the supporting systems and applications for the Anti Money Laundering Detection System, Terrorist Filtering & Screening (DTTOT List), PEP Screening Detection and Customer Due Diligence Risk Scoring, both in batch and real time. The AML System is used to support more optimal implementation of Know Your Customer Principles, especially in detecting/monitoring customer transactions that have money laundering and terrorism financing behavior and transaction patterns.
- Developing an application for utilizing PPATK Politically Exposed Person (PEP) data;
- Developing a KYC application to filter and screen prospective customers against Terrorist Data/ Terrorist List, Proliferation of Weapons of Mass

Pemusnah Massal, PEP *List*, OFAC *List*, UN *List* dan *Fraudulent List*;

e. Sumber Daya Manusia dan Pelatihan
Bank secara berkesinambungan menyelenggarakan pelatihan, sosialisasi dan Reminder mengenai penerapan Program APU PPT & PPPSPM kepada seluruh pegawai secara berkesinambungan untuk meningkatkan kompetensi, antara lain meliputi:
   - Pelatihan, metode pelatihan dapat dilakukan secara elektronik/*online base*, maupun melalui tatap muka.
   - Pelaksanaan Supervisi dan Sosialisasi penerapan Program APU PPT & PPPSPM.
   - Penyampaian Email Blast terkait tipologi, modus terbaru dan *lesson learned* terkait APU PPT & PPPSPM kepada Pegawai Bank.

f. Melaksanakan program Peningkatan kualitas data nasabah

g. Menjalin dan membina kerja sama maupun koordinasi dengan pihak regulator dan Aparat Penegak Hukum, khususnya dalam pemenuhan permintaan data dan/atau informasi nasabah.

h. Berperan aktif dalam program kerja dan kegiatan rezim APU PPT yang diselenggarakan oleh regulator/pemerintah.

2. Penguatan Program APU PPT & PPPSPM Semakin kompleksnya produk, jasa dan layanan perbankan, serta meningkatnya penggunaan teknologi digital, hal ini berpotensi meningkatkan risiko perbankan untuk digunakannya sebagai sarana pencucian uang, pendanaan terorisme dan pendanaan proliferasi senjata pemusnah massal oleh para pelaku kejahatan. Sehubungan dengan hal tersebut, Bank perlu memastikan bahwa implementasi APU PPT & PPPSPM telah berjalan dengan baik dan sesuai dengan ketentuan, selain itu perlu dilakukan upaya perbaikan dalam pelaksanaannya.

   Beberapa inisiatif perbaikan yang dilakukan Bank, antara lain:
   a. Meningkatkan *awareness* dan kompetensi pegawai terkait implementasi APU PPT & PPPSPM;
   b. Melakukan evaluasi proses penerimaan nasabah
   c. Melakukan updating atas kebijakan dan prosedur internal sesuai dengan ketentuan yang berlaku.
   d. Mengembangkan AML system dan aplikasi lainnya untuk mendukung optimalisasi implementasi APU PPT & PPPSPM
   e. Meningkatkan kualitas data nasabah dan analisis pelaporan kepada regulator sesuai dengan ketentuan;
   f. Menindaklanjuti seluruh hasil audit baik dari internal maupun eksternal terkait dengan implementasi APU PPT & PPPSPM sesuai dengan waktu yang telah ditetapkan;
   g. Melakukan koordinasi secara aktif dengan Regulator dan Aparat Penegak Hukum dalam pemenuhan permintaan data dan pemberian keterangan dalam upaya Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal.

Destruction List, PEP List, OFAC List, UN List and Fraudulent List;

e. Human Resources and Training
The Bank continuously provides training, outreach and reminders regarding the implementation of the AML-CFT & CPF Program to all employees on an ongoing basis to improve competency, including:
   - Training, training methods can be carried out electronically/online, or face to face.
   - Implementation of Supervision and Socialization of the implementation of the AML-CFT & CPF Program
   - Submission of Email Blast regarding typology, latest modes and lessons learned regarding AML-CFT & CPF to Bank Employees.

f. Implementing a program to improve customer data quality

g. Establishing and fostering cooperation and coordination with regulators and Law Enforcement Officials, especially in fulfilling customer data and/or information requests.

h. Playing an active role in the work program and activities of the AML-CFT regime organized by the regulator/government.

2. Strengthening the AML-CFT & CPF Program
The increasing complexity of banking products, services and services, as well as the increasing use of digital technology, has the potential to increase the risk of banking being used as a means of money laundering, financing terrorism and financing the proliferation of weapons of mass destruction by criminals. In connection with this, the Bank needs to ensure that the implementation of AML-CFT & CPF has gone well and in accordance with the provisions, in addition to that efforts need to be made to improve its implementation.

   Several improvement initiatives carried out by the Bank include:
   a. Raising employee awareness and competence regarding the implementation of AML-CFT & CPF;
   b. Evaluating the customer acceptance process
   c. Updating internal policies and procedures in accordance with applicable regulations.
   d. Developing AML systems and other applications to support the optimization of AML-CFT & CPF implementation
   e. Improving the quality of customer data and reporting analysis to regulators in accordance with regulations;
   f. Follow up on all internal and external audit results related to the implementation of AML-CFT & CPF according to the specified time;
   g. Coordinate actively with Regulators and Law Enforcement Officials in fulfilling requests for data and providing information in efforts to Prevent and Eradicate Money Laundering, Prevent Terrorism Financing and Prevent Funding for the Proliferation of Weapons of Mass Destruction.

Perlakuan yang Sama terhadap Seluruh Pemegang Saham

Equal Treatment for All Shareholders

Mengacu pada Undang-Undang Perseroan Terbatas dan Peraturan OJK yang berlaku, Allo Bank memastikan bahwa seluruh kegiatan operasionalnya senantiasa memperhatikan prinsip perlakuan yang sama dan setara kepada seluruh pemegang saham, seperti:

1. Menyediakan informasi mengenai laporan keuangan yang dapat diakses pada situs web Bank.
2. Pengumuman, Panggilan Rapat Umum Pemegang Saham yang dilakukan secara terbuka melalui situs web bank.
3. Mempunyai kesempatan yang sama untuk bersuara dalam Rapat Umum Pemegang Saham.

Referring to the Limited Liability Company Law and applicable OJK Regulations, Allo Bank ensures that all its operational activities always pay attention to the principle of equal and equal treatment to all shareholders, such as:

1. Provide information regarding financia reports that can be accessed on the Bank's website.
2. Announcement, invitation to the General Meeting of Shareholders which is made openly via the bank's website.
3. Have the same opportunity to speak at the General Meeting of Shareholders.

Pemberian Dana untuk Kegiatan Sosial dan Politik

Providing Funds for Social and Political Activities

Bank memiliki kebijakan yang melarang adanya keterlibatan seluruh Insan Bank dalam kegiatan politik aktif, termasuk dengan memberikan dana untuk kepentingan politik. Kebijakan ini diterapkan untuk menjaga independensi dan profesionalisme Bank dan karyawan. Kebijakan ini juga sejalan dengan semangat Bank untuk terus memberikan nilai tambah bagi seluruh pemangku kepentingan, termasuk terhadap masalah sosial kemasyarakatan yang diwujudkan melalui program-program tanggung jawab sosial dan lingkungan.

The Bank has a policy of prohibiting the involvement of all Bank personnel in active political activities, including providing funds for political purposes. This policy is implemented to maintain the independence and professionalism of the Bank and its employees. This policy also aligns with the Bank's commitment to continuously providing added value to all stakeholders, including addressing social issues through its social and environmental responsibility programs.

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Provision of Funds to Related Parties and Provision of Large Funds

Sebagaimana diatur oleh POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bank Umum, Bank wajib menerapkan prinsip kehati-hatian dalam penyediaan dana paling sedikit dengan menerapkan penyebaran atau diversifikasi portofolio penyediaan dana yang diberikan. Pengungkapan penyediaan dana kepada pihak terkait (individu atau kelompok, termasuk Direksi, Dewan Komisaris, Pejabat Eksekutif Bank, serta pihak terkait lainnya) dan penyediaan dana besar (*large exposure*) mengacu pada SEOJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum bagian Transparansi Penerapan Tata Kelola. Dalam penyediaan dana kepada pihak terkait dan penyediaan dana besar, Allo Bank selalu menerapkan prinsip kehati-hatian dan dilakukan sesuai dengan ketentuan yang berlaku.

As regulated by POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, the Bank is required to apply the principle of prudence in providing funds at least by implementing the distribution or diversification of the portfolio of funds provided. Disclosure of the provision of funds to related parties (individuals or groups, including the Board of Directors, Board of Commissioners, Bank Executive Officers, and other related parties) and the provision of large funds (large exposure) refers to SEOJK No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks, section on Transparency of Governance Implementation. In providing funds to related parties and providing large funds, Allo Bank always applies the principle of prudence and is carried out in accordance with applicable regulations.

Kebijakan Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Policy on Providing Funds to Related Parties and Providing Large Funds

Penyediaan dana kepada pihak terkait dan kepada debitur dalam jumlah besar senantiasa dilakukan dengan memperhatikan prinsip kehati-hatian, melalui proses *review* dan mekanisme yang sesuai dengan kebijakan Bank serta telah memenuhi ketentuan OJK maupun peraturan perundang-undangan yang berlaku, antara lain menyangkut aspek Batas Maksimum Pemberian Kredit (BMPK).

The provision of funds to related parties and large debtors is always carried out with due regard for the principle of prudence, through a review process and mechanisms in accordance with Bank policy and in compliance with OJK regulations and applicable laws and regulations, including those concerning the Legal Lending Limit (LLL).

Untuk transaksi material dengan pihak terkait dan transaksi yang berpotensi menimbulkan benturan kepentingan bagi Bank, persetujuan Dewan Komisaris wajib didasari oleh rekomendasi dari Komite Audit yang diberikan sebelum melakukan transaksi material

For material transactions with related parties and transactions that have the potential to create a conflict of interest for the Bank, the Board of Commissioners' approval must be based on a recommendation from the Audit Committee, which is provided prior to

dengan pihak afiliasi. Penyediaan dana besar harus dianalisa kelayakannya minimum sama atau lebih berhati-hati (*prudent*) daripada penyediaan dana kepada debitur umum. Syarat dan ketentuan penyediaan dana diterapkan adalah sesuai dengan ketentuan dan prosedur perkreditan yang berlaku di Allo bank.

any material transaction with an affiliated party. Large-scale funding must be analyzed for its feasibility with at least the same or greater prudence than providing funds to general debtors. The terms and conditions for providing funds are applied in accordance with applicable credit regulations and procedures at Allo Bank.

Pelaporan rutin BMPK kepada OJK atau Bank Indonesia dilakukan secara tepat waktu. Sepanjang tahun 2024 tidak terdapat pelanggaran atau pelampauan atas BMPK (Batas Maksimum Pemberian Kredit). Penyediaan Dana kepada Pihak Terkait (*Related Party*) dan kepada Debitur Inti Individu dan Grup (*Large Exposure*) di Bank selama tahun 2025:

Routine reporting of the LLL to the OJK or Bank Indonesia is carried out in a timely manner. Throughout 2024, there were no violations or exceedances of the LLL (Large Lending Limit). Provision of Funds to Related Parties and to Individual and Group Core Debtors (Large Exposure) at the Bank during 2025:

Penyediaan Dana Provision of Funds	**Jumlah** Total	
	Debitur/Grup Debtors/Group	**Nominal (Rp)** Nominal (IDR)
Kepada Pihak Terkait To Related Parties	29	499.369.752.656
Kepada Debitur Inti To Core Debtors	15	6.453.270.231.035
Individu Individual	7	2.219.429.228.401
Grup Group	8	4.233.841.002.634

Buy Back Share dan/atau *Buyback* Obligasi Bank

Buy Back Shares and/or Buyback Bank Bonds

Bank telah melakukan pembelian kembali saham sesuai dengan peraturan perundang-undangan yang berlaku berdasarkan keterbukaan informasi kepada pemegang saham sehubungan dengan rencana pembelian Kembali saham perseroan dalam kondisi pasar yang berfluktuasi secara signifikan yang dimuat pada *website* Bursa Efek Indonesia dan *website* Perseroan pada tanggal 30 April 2025, 29 Juli 2025, dan 29 Oktober 2025. Jumlah alokasi dana seluruh program pembelian kembali saham Bank adalah sebesar Rp200.000.000.000,- (dua ratus miliar Rupiah) menggunakan saldo laba

Bank has conducted share buyback in accordance with applicable laws and regulations. It has done these buybacks based on information disclosures to shareholders regarding the Company's share buyback plans and has done so under significantly fluctuating market conditions, as published on the Indonesia Stock Exchange website and the Company's own website on 30 April, 2025, 29 July, 2025, and 29 October, 2025. The total allocation of funds for the Bank's entire share buyback program was IDR200,000,000,000 (two hundred billion Rupiah) using retained earnings. This is based on information

ditahan, berdasarkan keterbukaan informasi kepada pemegang saham sehubungan dengan rencana pembelian kembali saham perseroan dalam kondisi pasar yang berfluktuasi secara signifikan pada tanggal 30 April 2025.

Mengingat masih terdapat sisa dana untuk pembelian kembali saham dan belum melampaui batasan maksimum dalam pelaksanaan pembelian kembali saham, Bank merencanakan untuk kembali melakukan Pembelian Kembali Saham yang telah dikeluarkan dan tercatat di Bursa Efek Indonesia sesuai POJK 13/2023, Peraturan OJK No. 29 Tahun 2023 tentang Pembelian Kembali Saham yang Dikeluarkan oleh Perusahaan Terbuka dan Surat OJK No. S-102/D.04/2025 tanggal 17 September 2025 perihal Kebijakan Pelaksanaan Pembelian Kembali Saham yang Dikeluarkan oleh Perusahaan Terbuka dalam Kondisi Pasar yang Berfluktuasi Secara Signifikan.

disclosures to shareholders regarding the Company's share buyback plan under significantly fluctuating market conditions on April 30, 2025.

Considering that there were still remaining funds for share buybacks and considering that they have not exceeded the maximum limit for share buybacks, the Bank plans to repurchase shares issued and listed on the Indonesia Stock Exchange in accordance with Financial Services Authority Regulation (POJK). 13/2023, OJK Regulation No. 29 of 2023 concerning the Buyback of Shares Issued by Public Companies, and OJK Letter No. S-102/D.04/2025 dated 17 September, 2025, concerning the Policy for Implementing the Buyback of Shares Issued by Public Companies in Significantly Fluctuating Market Conditions.

Transaksi yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi/Pihak Berelasi

Transactions Involving Conflicts of Interest

Allo Bank telah memiliki kebijakan mengenai penanganan benturan kepentingan dan transaksi afiliasi yang tertuang dalam Surat Keputusan Direksi No. 083/DIRAB/24 tentang Transaksi Afiliasi, Transaksi Benturan Kepentingan, dan Transaksi Material. Kebijakan ini secara umum mengatur tentang persetujuan, administrasi, dan pengungkapan benturan kepentingan dan transaksi afiliasi.

Pada tahun 2025 tidak terdapat aktivitas/transaksi yang menimbulkan benturan kepentingan, namun terdapat aktivitas atau transaksi afiliasi dengan perusahaan dalam *group* usaha termasuk sewa-menyewa penggunaan ruang kantor dan *box* arsip. Transaksi tersebut telah diproses sesuai ketentuan dan dilakukan secara wajar (*arm's length principle*), serta didukung dengan Perjanjian Kerjasama yang diadministrasikan dengan baik oleh Bank. Data transaksi afiliasi selama tahun 2025 (transaksi yang bukan kegiatan usaha Bank) adalah sebagai berikut:

Allo Bank has a policy regarding the handling of conflicts of interest and related-party transactions, as set forth in Board of Directors' Resolution No. 083/DIRAB/24 on Related-Party Transactions, Conflict-of-Interest Transactions, and Material Transactions. This policy generally governs the approval, administration, and disclosure of conflicts of interest and related-party transactions.

In 2025, there were no activities or transactions that raised conflicts of interest; however, there were affiliated activities or transactions with companies within the business group, including the Lease of office space and archive storage units. These transactions were processed in accordance with regulations and conducted on an arm's-length basis, and were supported by Cooperation Agreements that were properly administered by the Bank. The data on affiliate transactions during 2025 (transactions that are not part of the Bank's business activities) are as follows:

No.	Nama Pihak Afiliasi Name of the Affiliate	Nama dan Jabatan Pengambil Keputusan Name and Title Decision-Maker	Jenis Transaksi Transaction Type	Jangka Waktu Period		Nilai transaksi Transaction value
				Awal Beginning	Akhir End	
1	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur/Director) & Ari Yanuanto Asah (Direktur/Director)	Sewa menyewa MBM Tendean Jakarta lt.5 Lease of MBM Tendean Jakarta, 5th Floor	1 November 2021 November 1, 2021	31 Oktober 2026 October 31, 2026	Rp15.937.620.000
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Herman Irawan (*Project & Cost Mgt Head*)				
2	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur/Director) & Ari Yanuanto Asah (Direktur/Director)	Sewa menyewa MBM Tendean Jakarta lt.6 Lease of MBM Tendean Jakarta, 6th Floor	1 November 2021 November 1, 2021	31 Oktober 2026 October 31, 2026	Rp13.924.200.000
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Herman Irawan (*Project & Cost Mgt Head*)				
3	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur/Director) & Ari Yanuanto Asah (Direktur/Director)	Sewa menyewa MBM Tendean Jakarta lt.Mezanine Lease of MBM Tendean Jakarta, Mezzanine Floor	3 Januari 2022 January 3, 2022	2 Januari 2027 January 2, 2027	Rp2.918.700.000
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Herman Irawan (*Project & Cost Mgt Head*)				
4	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur/Director) & Ari Yanuanto Asah (Direktur/Director)	Sewa menyewa MBM Tendean Jakarta lt. dasar Leasing MBM Tendean Jakarta Ground Floor	15 Maret 2022 March 15, 2022	14 Maret 2025 March 14, 2025	Rp3.167.100.000
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Herman Irawan (*Project & Cost Mgt Head*)				
	PT Allo Bank Indonesia Tbk	Rumiris Fouryentina S (*Business Performance, Facility & Vendor Management Div. Head*) & Sonya Rosmala (*Collection Head*)		15 Maret 2025 March 15, 2025	14 Maret 2028 March 14, 2028	Rp3.442.500.000
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Herman Irawan (*Project & Cost Mgt Head*)				
5	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur/Director) & Ari Yanuanto Asah (Direktur/Director)	Sewa menyewa MBM Tendean Jakarta Lahan Reklame Lease of MBM Tendean Jakarta Advertising Space	15 Maret 2022 March 15, 2022	14 Maret 2025 March 14, 2025	Rp493.491.600
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Herman Irawan (*Project & Cost Mgt Head*)				
	PT Allo Bank Indonesia Tbk	Rumiris Fouryentina S (*Business Performance, Facility & Vendor Management Div. Head*) & Sonya Rosmala (*Collection Head*)		15 Maret 2025 March 15, 2025	14 Maret 2028 March 14, 2028	Rp528.741.000
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Herman Irawan (*Project & Cost Mgt Head*)				
6	PT Allo Bank Indonesia Tbk	Iswibowo (IT *Infrastructure Head*) & Rully Feranata (IT *Strategy & Governance Head*)	Sewa Menyewa Lahan Gedung Arsip Setu Lease of Land and the Setu Archives Building	16 Oktober 2023 October 16, 2023	15 Oktober 2026 October 15, 2026	Rp279.666.000

No.	Nama Pihak Afiliasi Name of the Affiliate	Nama dan Jabatan Pengambil Keputusan Name and Title Decision-Maker	Jenis Transaksi Transaction Type	Jangka Waktu Period		Nilai transaksi Transaction value
				Awal Beginning	Akhir End	
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Herman Irawan (*Project & Cost Mgt Head*)	Sewa Menyewa Ruang Gedung Arsip Setu Lt. Dasar Lease of Space in the Setu Archival Building, Ground Floor	16 Oktober 2023 October 16, 2023	15 Oktober 2026 October 15, 2026	Rp3.827.266.200
7	PT Allo Bank Indonesia Tbk	Sonya Rosmala (*Collection Head*)	Sewa Menyewa Gedung Kuningan Card Center Lt. 9 Lease of the 9th Floor at the Kuningan Card Center Building	9 Oktober 2024 October 9, 2024	8 Oktober 2028 October 8, 2028	Rp1.422.720.000
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Herman Irawan (*Project & Cost Mgt Head*)	Sewa Menyewa Gedung Kuningan Card Center Lt. 10 Lease of the Kuningan Card Center Building, 10th Floor	9 April 2024 April 9, 2024	8 Oktober 2028 October 8, 2028	Rp456.775.200
8	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur/Director) & Ari Yanuanto Asah (Direktur/Director)	Sewa Rack Box Arsip Setu Lease of Archive Rack Box in Setu	1 September 2022 September 1, 2022	31 Maret 2025 March 31, 2025	Rp4.200,-/box/bulan IDR4.200,-/box/month
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Yudi Trihastanto (*Facility Mgt Head*)				
	PT Allo Bank Indonesia Tbk	Rumiris Fouryentina S (*Business Performance, Facility & Vendor Management Div. Head*) & Sonya Rosmala (*Collection Head*)		1 April 2022 April 1, 2022	31 Maret 2030 March 31, 2030	
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS *Head*) & Yudi Trihastanto (*Facility Mgt Head*)				

Program Kepemilikan Saham oleh Manajemen dan/atau Karyawan

Share Ownership Program for Management and/or Employees

Per 31 Desember 2025, Bank tidak memiliki program kepemilikan saham oleh manajemen dan/atau karyawan. Dengan demikian, tidak terdapat informasi terkait hal tersebut yang dapat disajikan dalam Laporan Tahunan ini.

As of December 31, 2025, the Bank did not have a management and/or employee stock ownership program. Therefore, no information related to this program is presented in this Annual Report.

Internal Fraud

Internal Fraud

Allo Bank melakukan berbagai upaya pencegahan terhadap kemungkinan terjadinya *internal fraud,* diantaranya dengan cara:

1. Menyelenggarakan sosialisasi dan training secara *online* atau *offline* kepada seluruh karyawan.
2. Melakukan diskusi secara reguler dengan dengan manajemen untuk meningkatkan kemampuan deteksi *fraud*.
3. Melakukan investigasi kasus *fraud* dan memberikan rekomendasi perbaikan yang tepat agar kasus *fraud* tidak terulang kembali.
4. Penandatanganan Kode Etik oleh seluruh karyawan sebagai komitmen menjalankan budaya anti *fraud.*
5. Memberikan sanksi tegas kepada karyawan yang terlibat kasus *fraud* secara langsung ataupun tidak langsung sebagai pembelajaran dan efek jera bagi karyawan lain.
6. Melakukan fungsi *Know Your Employee*, salah satunya dengan melakukan pemeriksaan slik untuk setiap calon karyawan dan karyawan *existing* setiap tahunnya.
7. Menerbitkan *fraud alert* atau *fraud awareness* berupa tulisan dan disebarkan melalui *e-mail* dan *desktop wallpaper* yang menginformasikan kepada seluruh karyawan tentang risiko *fraud*.

Di tahun 2025, jumlah kasus penyimpangan internal *fraud* tercatat nihil, sesuai dengan pelaporan Pelaporan Penerapan Strategi *Anti Fraud* Semester I dan Semester II tahun 2025 ke OJK. Bank telah memiliki dan menjalankan fungsi deteksi melalui *Whistleblowing System* dan Unit Kerja Anti Fraud telah melakukan fungsi investigasi sesuai dengan penerapan Strategi *Anti-Fraud*.

Allo Bank makes various efforts to prevent the possibility of internal fraud, including by:

1. Organizing online or offline dissemination and training for all employees.
2. Holding regular discussions with management to improve fraud detection capabilities.
3. Investigating fraud cases and providing recommendations for appropriate improvements so that fraud cases do not recur.
4. Signing of the Code of Conduct by all employees as a commitment to implementing an anti-fraud culture.
5. Giving strict sanctions to employees involved in fraud cases directly or indirectly as a learning experience and deterrent for other employees.
6. Carrying out the Know Your Employee function, one of which is by conducting a 'slik' check for each prospective employee and existing employee every year.
7. Publishing fraud alerts or fraud awareness in writing and distributed via e-mail and desktop wallpaper that informs all employees about the risk of fraud.

In 2025, the number of internal fraud cases was recorded at zero, in accordance with the Anti-Fraud Strategy Implementation Report for Semester I and Semester II of 2025 to the Financial Services Authority (OJK). The Bank has established and implemented a detection function through a Whistleblowing System, and the Anti-Fraud Work Unit has conducted investigative functions in accordance with the implementation of the Anti-Fraud Strategy.

Kebijakan Anti Korupsi

Anti-Corruption Policy

Program dan Prosedur yang Dilakukan dalam Mengatasi Praktik Korupsi

Programs and Procedures Implemented to Address Corruption Practices

Dewan Komisaris, Direksi, serta seluruh Insan Bank senantiasa menjunjung tinggi persaingan yang fair, nilai sportifitas dan profesionalisme, serta prinsip-prinsip GCG. Perusahaan juga berkomitmen untuk menciptakan iklim usaha yang sehat, menghindari tindakan, perilaku ataupun perbuatan-perbuatan yang dapat menimbulkan konflik kepentingan, Korupsi, Kolusi, dan Nepotisme (KKN) serta selalu mengutamakan kepentingan Bank di atas kepentingan pribadi, keluarga, kelompok maupun golongan. Bank juga senantiasa memperhatikan kebijakan tentang anti korupsi seperti yang tertulis dalam Undang Undang No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi.

Prinsip-prinsip dari kebijakan anti suap dan korupsi telah disusun dalam Kode Etika Perilaku (*Code of Conduct*) yang menjabarkan nilai-nilai yang dianut oleh Bank serta menetapkan standar perilaku seluruh jajaran Allo Bank dan sebagai salah satu bentuk pernyataan prinsip dan komitmen Bank dalam mendukung praktik anti suap dan korupsi yang dikategorikan juga sebagai tindakan kecurangan. Penerapan Kode Etik ini juga bertujuan untuk melindungi Bank dan seluruh karyawan dari dampak negatif seperti risiko hukum, kerugian finansial, reputasi negatif dan untuk menjaga kepercayaan seluruh pemegang saham, pemangku kepentingan, dan masyarakat luas.

The Board of Commissioners, Directors, and all Bank personnel consistently uphold fair competition, the values of sportsmanship and professionalism, and the principles of Good Corporate Governance (GCG). The Company is also committed to creating a sound business climate, avoiding actions, behaviors, or deeds that could give rise to conflicts of interest, Corruption, Collusion, and Nepotism (KKN), and always prioritizing the Bank's interests over personal, family, group, or class interests. The Bank also consistently adheres to the anti-corruption policy, as stipulated in Law No. 20 of 2001 concerning Amendments to Law No. 31 of 1999 concerning the Eradication of Criminal Acts of Corruption.

The principles of the anti-bribery and corruption policy have been established in a Code of Conduct that outlines the Bank's values and establishes standards of conduct for all Allo Bank employees. This Code serves as a statement of the Bank's principles and commitment to supporting anti-bribery and corruption practices, which are also categorized as fraudulent acts. The implementation of this Code of Conduct also aims to protect the Bank and all employees from negative impacts such as legal risks, financial losses, negative reputation and to maintain the trust of all shareholders, stakeholders and the wider community.

Pelatihan/Sosialisasi Anti Korupsi terhadap Karyawan
Anti-Corruption Training/Dissemination for Employees

Dalam memberikan pemahaman dan pembekalan pengetahuan mengenai Korupsi beserta turunannya, Bank memberikan pelatihan dan sosialisasi bagi seluruh karyawan secara berkala. Selama tahun 2025, sosialisasi dan pelatihan terkait Anti Korupsi/*Anti Fraud* dapat dilihat pada tabel di bawah ini:

To provide understanding and knowledge regarding corruption and its derivatives, the Bank provides regular training and outreach to all employees. Through 2025, the dissemination and training related to anti-corruption/anti-fraud can be seen in the table below:

No.	Tanggal Pelatihan Date	Nama Pelatihan Training	Penyelenggara Organizer
1.	20 Februari, 29 April, 24 Juni, 30 Juli, 11 September, & 6 November February 20, April 29, June 24, July 30, September 11, & November 6	Fraud Awareness (*on Induction session*)	Anti Fraud Department
2.	25 Agustus - 3 September August 25 — September 3	Anti Fraud and Whistleblowing Quiz	Anti Fraud Department

Whistleblowing System

Whistleblowing System

Komitmen dan Kebijakan Perusahaan
Commitment and Policy

Dalam rangka mewujudkan penerapan GCG yang komprehensif, Allo Bank telah memiliki Sistem Pelaporan Pelanggaran atau *Whistleblowing System* (WBS) untuk memastikan kepatuhan terhadap peraturan dan ketentuan di perusahaan. WBS merupakan sistem yang mengelola pengaduan mengenai perilaku melawan hukum, perbuatan tidak etis yang dikelola secara rahasia, anonim, dan mandiri yang digunakan untuk mengoptimalkan peran serta Insan Bank dan pihak lainnya dalam mengungkapkan pelanggaran yang terjadi di perusahaan.

To achieve comprehensive GCG implementation, Allo Bank has a Whistleblowing System (WBS) to ensure compliance with company rules and regulations. The WBS manages complaints regarding illegal and unethical behavior confidentially, anonymously, and independently. It is used to optimize the participation of Bank personnel and other parties in disclosing violations within the company.

Sistem pelaporan pelanggaran Allo Bank dikelola secara independen dan profesional, yang dapat digunakan oleh seluruh insan Bank maupun eksternal yang mengetahui adanya indikasi

Allo Bank's whistleblowing system is managed independently and professionally and can be used by all Bank personnel and external parties who become aware of any indication

pelanggaran di lingkungan Bank. Penerapan WBS ini dilakukan dengan mengacu kepada sejumlah ketentuan, antara lain:

1. Peraturan OJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan OJK No. 12 tahun 2024 tentang Penerapan Strategi *Anti-Fraud* bagi Lembaga Jasa Keuangan.

of violations within the Bank. The WBS is implemented in accordance with several provisions, including:

1. OJK Regulation No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks.
2. OJK Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions.

Pengelola *Whistleblowing System*
Whistleblowing System Manager

Sistem pelaporan pelanggaran Bank dikelola secara profesional dan independen oleh *Fraud Management*. Dengan demikian, *Fraud Management* menjadi pihak yang bertanggung jawab untuk menerima dan menangani laporan pelanggaran terhadap ketentuan, peraturan, maupun Kode Etik Bank. Seluruh Insan Bank diwajibkan untuk melaporkan setiap dugaan pelanggaran yang terjadi melalui kanal WBS yang telah disediakan.

The Bank's fraud reporting system is professionally and independently managed by Fraud Management. Therefore, Fraud Management is responsible for receiving and handling reports of violations of the Bank's provisions, regulations, and Code of Conduct. All Bank employees are required to report any suspected violations through the provided WBS channel.

Ruang Lingkup dan Cakupan *Whistleblowing System*
Scope and Coverage of Whistleblowing System

Sistem pelaporan pelanggaran berlaku bagi seluruh karyawan Allo Bank di seluruh level jabatan serta bagi pihak eksternal yang mengetahui adanya indikasi pelanggaran atau *fraud* di lingkungan Bank. Penerapan WBS juga menjadi salah satu bukti nyata upaya Allo Bank untuk memastikan seluruh aspek operasional telah memenuhi aspek kepatuhan terhadap ketentuan dan peraturan yang berlaku.

The whistleblowing system applies to all Allo Bank employees at all levels, as well as to external parties who become aware of any indications of violations or fraud within the Bank. The implementation of the WBS also demonstrates Allo Bank's efforts to ensure that all operational aspects comply with applicable provisions and regulations.

Media Pelaporan
Reporting Media

Bank senantiasa memastikan perlindungan bagi Pelapor dengan memastikan setiap laporan dijaga dan dijamin kerahasiaannya. Bagi pihak-pihak yang melihat atau mengetahui adanya indikasi pelanggaran atau *fraud* di lingkungan Bank dapat mengirimkan laporannya melalui kanal WBS yang disediakan oleh Bank, antara lain:

E-mail: whistleblow@allobank.com
WhatsApp: 082208242401

The Bank consistently ensures the protection of whistleblowers by ensuring that each report is kept confidential. Parties who observe or know of any indications of violations or fraud within the Bank can submit their reports through the Bank's WBS channels, including:

Email: whistleblow@allobank.com
WhatsApp: 082208242401

Sosialisasi *Whistleblowing System*
Dissemination of Whistleblowing System

Dalam rangka memastikan kepatuhan terhadap Kode Etik dan peraturan yang berlaku, Bank secara konsisten melakukan sosialisasi WBS kepada Insan Bank melalui berbagai media seperti buletin internal dan surat elektronik kepada semua karyawan. Sementara bagi pihak eksternal, sosialisasi dilakukan melalui *website* maupun media sosial Bank.

To ensure compliance with the Code of Conduct and applicable regulations, the Bank consistently disseminates the WBS to its employees through various channels, including internal bulletins and emails to all employees. Externally, dissemination is conducted through the Bank's website and social media.

Mekanisme Pelaporan dan Penanganan Pelanggaran
Violation Reporting and Handling Mechanism

Mekanisme pelaporan dan penanganan pelanggaran di lingkungan Bank dilakukan dengan cara sebagai berikut:
1. Pelaporan kepada *Human Capital*
2. Pelaporan melalui *Whistleblowing System* (WBS)

The reporting and handling mechanisms for violations within the Bank are as follows:
1. Reporting to Human Capital
2. Reporting through the Whistleblowing System (WBS)

Perlindungan terhadap Pelapor
Protection for Whistleblowers

Bank senantiasa menjamin kerahasiaan informasi yang disampaikan dalam laporan pelanggaran dan memberikan perlindungan penuh terhadap Pelapor, mencakup perlindungan dari segala bentuk intimidasi, diskriminasi, atau tindakan balasan yang dapat merugikan Pelapor. Melalui langkah ini, Bank percaya dapat menciptakan lingkungan yang aman bagi pelapor untuk menyampaikan informasi terkait dugaan pelanggaran secara jujur dan bertanggung jawab.

The Bank consistently guarantees the confidentiality of information submitted in reports of violations and provides full protection to Whistleblowers, including protection from all forms of intimidation, discrimination, or retaliation that could harm the Whistleblower. Through these measures, the Bank believes it can create a safe environment for Whistleblowers to submit information regarding alleged violations honestly and responsibly.

Jumlah Pengaduan yang Masuk dan Diproses
Submitted and Processed Complaints

Di tahun 2025, Bank mendapatkan laporan yang masuk melalui mekanisme WBS dengan rincian sebagai berikut:

In 2025, the Bank received reports, submitted through the WBS mechanism with the following details:

Penjelasan Explanation	**Jumlah** Total
Jumlah pengaduan yang masuk Submitted complaints	6
Terindikasi *Fraud* Indicated Fraud	-
Tidak terindikasi *Fraud* Not indicated Fraud	6

Kesesuaian Penerapan GCG Allo Bank terhadap Pedoman Tata Kelola Perusahaan Terbuka

Conformity of Allo Bank GCG Implementation with Governance Guidelines for Public Companies

Sebagai Perusahaan Terbuka, Allo Bank berkomitmen menerapkan Pedoman Tata Kelola Perusahaan Terbuka yang mencakup 5 (lima) aspek, 8 (delapan) prinsip Tata Kelola Perusahaan yang Baik, serta 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip Tata Kelola Perusahaan yang Baik, sebagaimana yang diatur dalam Peraturan OJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka di lingkup Bank pada tahun 2025 adalah sebagai berikut:

As a public company, Allo Bank is committed to implementing the Public Company Governance Guidelines, which cover five aspects, eight principles of Good Corporate Governance, and twenty-five recommendations for implementing these aspects and principles, as stipulated in OJK Regulation No. 21/POJK.04/2015 concerning the Implementation of Public Company Governance Guidelines and OJK Circular Letter No. 32/SEOJK.04/2015 concerning the Guidelines for Public Company Governance.

The implementation of the Public Company Governance Guidelines within the Bank in 2025 is as follows:

Aspek I. Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-hak Pemegang Saham

Aspect I. Relationship of Publicly Listed Company with Shareholders in Guaranteeing Shareholders Rights

Prinsip Principle	**Rekomendasi** Recommendation	**Pemenuhan: Terpenuhi atau Jelaskan** Compliance: Complied or Explained
Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS. Principle 1 Increase the Value of GMS Holding.	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. Public Company has technical procedures for voting either open or closed that promote independence and the interests of shareholders.	Terpenuhi | Compliance Bank memiliki prosedur teknis pemungutan suara yang terdapat dalam tata tertib RUPS. Mekanisme pemungutan suara disediakan bagi pemegang saham yang hadir secara fisik maupun secara elektronik melalui aplikasi eASY.KSEI. Penghitungan hasil pemungutan suara dilakukan oleh pihak independen yaitu Biro Administrasi Efek PT Datindo Entrycom dan Notaris Dharma Akhyuzi. Dengan demikian independensi dan kepentingan pemegang saham dapat terjaga dalam proses pemungutan suara tersebut. Tata Tertib RUPS dan tata cara *voting* di lokasi RUPS telah diunggah dalam situs web Bank sebelum RUPS dan dibagikan kepada pemegang saham saat memasuki ruang RUPS, serta dibacakan pada saat RUPS dimulai. The Bank has technical voting procedures as outlined in the GMS rules of procedure. Voting mechanisms are available to shareholders present in person or electronically through the eASY.KSEI application.

Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Complied or Explained
		The vote count is conducted by independent parties, namely the Securities Administration Bureau, PT Datindo Entrycom, and Notary Dharma Akhyuzi. This ensures that shareholder independence and interests are safeguarded during the voting process. The GMS rules of procedure and voting procedures at the GMS location were uploaded to the Bank's website prior to the GMS and distributed to shareholders upon entering the GMS room. They were also read aloud at the commencement of the GMS.
	Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPST. All members of the Board of Directors and members of the Board of Commissioners of the Public Company were present at the AGMS.	Terpenuhi | Complied Seluruh anggota Direksi dan Dewan Komisaris Bank hadir dalam RUPST tanggal 10 April 2025 dan dapat mewakili Bank untuk memberikan penjelasan kepada pemegang saham atas setiap agenda RUPST. All members of the Bank's Board of Directors and Board of Commissioners were present at the AGMS on April 10, 2025, and were able to represent the Bank in providing explanations to shareholders regarding each AGMS agenda item.
	Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. A summary of the minutes of the GMS is available on the Public Company Website for at least 1 (one) year.	Terpenuhi | Complied Bank mengunggah Ringkasan Risalah RUPS seusai penyelenggaraan RUPS ke situs web Bank dengan mematuhi ketentuan yang berlaku. Ringkasan Risalah RUPS tersedia di situs web Bank, baik dalam bahasa Indonesia maupun bahasa Inggris. The Bank uploads the Summary of the Minutes of the GMS to its website following the GMS, in compliance with applicable regulations. The Summary of the Minutes of the GMS is available on the Bank's website in both Indonesian and English.
Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2 Increase the Quality of Public Company's Communications with Shareholders or Investors.	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. Public Company has a communication policy with shareholders or investors.	Terpenuhi | Complied Bank memiliki berbagai platform komunikasi kepada pemegang saham. Komunikasi yang dilakukan oleh Bank diantaranya melalui pelaksanaan RUPS, Paparan Publik *(Public Expose)*, publikasi Laporan Keuangan Bulanan, Triwulanan dan Tahunan, Laporan Eksposur Risiko dan Permodalan, serta melakukan keterbukaan informasi secara akurat dan tepat waktu. Bank juga menyediakan informasi alamat kantor pusat dan cabang, alamat *e-mail* dan nomor telepon baik dalam situs web maupun Laporan Tahunan, akun Media Sosial, dan *Contact Center* sebagai sarana bagi pemegang saham maupun stakeholders lainnya agar dapat melakukan komunikasi dengan Bank secara mudah. The Bank has various communication platforms for shareholders. These communications include holding General Meetings of Shareholders (GMS), Public Exposes, publication of Monthly, Quarterly, and Annual Financial Reports, Risk Exposure and Capitalization Reports, and accurate and timely information disclosure. The Bank also provides head office and branch addresses, email addresses, and telephone numbers on its website and in its Annual Report, social media accounts, and a Contact Center to facilitate communication between shareholders and other stakeholders.
	Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. Public Company discloses communication policy with shareholders or investors on the Website.	Terpenuhi | Complied Bank menyediakan akses keterbukaan informasi melalui situs web resmi Perusahaan. The Bank provides access to information disclosure through the Company's official website.

Aspek II. Fungsi dan Peran Dewan Komisaris
Aspect II. Function and Role of the Board of Commissioners

Prinsip Principle	**Rekomendasi** Recommendation	**Pemenuhan: Terpenuhi atau Jelaskan** Compliance: Complied or Explained
Prinsip 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3 Strengthen Membership and Composition of the Board of Commissioners.	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Determination of the number of the Board of Commissioners members has considered the Public Company's condition.	Terpenuhi | Complied Bank telah memenuhi ketentuan yang berlaku bagi Perusahaan berdasarkan POJK No. 33/POJK.04/2014. Jumlah anggota Dewan Komisaris Bank berjumlah 3 orang, dimana 2 orang di antaranya merupakan Komisaris Independen. Jumlah anggota Dewan Komisaris Bank tidak melebihi jumlah anggota Direksi. The Bank has complied with the applicable regulations for companies under POJK No. 33/POJK.04/2014. The Bank's Board of Commissioners consists of three members, two of whom are Independent Commissioners. The number of members on the Bank's Board of Commissioners does not exceed the number of members on the Board of Directors.
	Penentuan komposisi anggota Dewan Komisaris memperhatikan keragaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determining the composition of the members of the Board of Commissioners takes into account the diversity of skills, knowledge and experience required.	Terpenuhi | Complied Dewan Komisaris Bank memiliki latar belakang yang beragam dalam hal keahlian, pengetahuan dan pengalaman yang saling melengkapi dan bertujuan untuk mendukung perkembangan bisnis Bank. Hal tersebut dapat dilihat dari profil masing-masing Dewan Komisaris. The Bank's Board of Commissioners has diverse backgrounds in terms of complementary expertise, knowledge, and experience, aimed at supporting the Bank's business development. This can be seen in the profiles of each Commissioner.
Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4 Enhance the Quality of Board of Commissioners Duties and Responsibilities Implementation.	Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has its own self-assessment policy to assess the performance of the Board of Commissioners.	Terpenuhi | Complied Kebijakan penilaian kinerja Dewan Komisaris dan Komite di tingkat Dewan Komisaris telah diatur dalam Piagam Komite Remunerasi dan Nominasi yang dapat diakses melalui situs web Bank, serta diungkapkan dalam Bab Laporan Tata Kelola Perusahaan pada Laporan Tahunan ini. The performance assessment policy for the Board of Commissioners and Committees within the Board of Commissioners is stipulated in the Remuneration and Nomination Committee Charter, which can be accessed through the Bank's website and is disclosed in the Corporate Governance Report chapter of this Annual Report.
	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. The self-assessment policy for assessing the performance of the Board of Commissioners is disclosed through the Annual Report of the Public Company.	Terpenuhi | Complied Kebijakan penilaian kinerja Dewan Komisaris telah diatur dalam Piagam Komite Remunerasi dan Nominasi, serta diungkapkan dalam Bab Laporan Tata Kelola Perusahaan pada Laporan Tahunan ini. The Board of Commissioners' performance assessment policy is stipulated in the Remuneration and Nomination Committee Charter and disclosed in the Corporate Governance Report chapter of this Annual Report.
	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.	Terpenuhi | Complied Piagam Dewan Komisaris Bank telah mengatur bagi anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan dan/atau tindak pidana lainnya agar mengundurkan diri dari jabatannya. The Bank's Board of Commissioners Charter stipulates that members of the Board of Commissioners involved in financial crimes and/or other criminal acts must resign from their positions.
	Dewan Komisaris atau Komite yang menjalankan fungsi Remunerasi dan Nominasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. The Board of Commissioners or Committee that carries out the Remuneration and Nomination function prepares a succession policy in the process of Nominating members of the Board of Directors.	Terpenuhi | Complied Kebijakan suksesi telah diatur dalam Piagam Komite Remunerasi dan Nominasi. Nominasi anggota Dewan Komisaris, Direksi, dan Pihak Independen sebagai anggota Komite Dewan Komisaris serta diungkapkan juga dalam Laporan Tahunan ini. The succession policy is stipulated in the Remuneration and Nomination Committee Charter. Nominations for members of the Board of Commissioners, Directors, and Independent Parties to the Board of Commissioners Committee are also disclosed in this Annual Report.

Aspek III. Fungsi dan Peran Direksi
Aspect III. Function and Role of the Board of Directors

Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Complied or Explained
Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5 Strengthening the Membership and Composition of the Board of Directors.	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. Determination of the number of the Board of Directors members has considered Public Company's condition and effectiveness in decision making.	Terpenuhi | Complied Proses nominasi anggota Direksi Bank dilakukan dengan mempertimbangkan Kondisi keuangan dan kemampuan Bank serta kebutuhan organisasi dan kompleksitas Bank. Direksi Bank berjumlah 3 orang atau sama dengan jumlah anggota Dewan Komisaris. The nomination process for members of the Bank's Board of Directors is conducted by considering the Bank's financial condition and capabilities, as well as the Bank's organizational needs and complexity. The Bank's Board of Directors consists of three members, equal to the number of members of the Board of Commissioners.
	Penentuan komposisi anggota Direksi memperhatikan keragaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determination of the composition of Board of Directors members has considered diversity of skills, knowledge, and experience needed.	Terpenuhi | Complied Direksi Bank memiliki latar belakang yang beragam dalam hal keahlian, pengetahuan dan pengalaman yang bersifat saling melengkapi, dengan jumlah anggota Direksi sesuai dengan kebutuhan, ukuran, dan kompleksitas usaha Bank. Keberagaman tersebut dapat dilihat dari profil masing-masing Direksi. The Bank's Board of Directors has diverse backgrounds in terms of complementary expertise, knowledge, and experience, with the number of Board members commensurate with the needs, size, and complexity of the Bank's business. This diversity is reflected in the profiles of each Director.
	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Board of Directors Member in charge of accounting or finance has expertise and/or knowledge in accounting.	Terpenuhi | Complied Direktur Keuangan, Operasional & Human Capital sebelumnya menjabat berbagai posisi senior dalam beragam aspek operasional Bank dan telah memenuhi kriteria memiliki keahlian dan/atau pengetahuan di bidang akuntansi dan/atau keuangan. The Director of Finance, Operations & Human Capital previously held various senior positions in various aspects of the Bank's operations and has met the criteria for expertise and/or knowledge in accounting and/or finance.
Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6 Enhance the Quality of Board of Directors Duties and Responsibilities Implementation	Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi. Board of Directors has its own self-assessment policy to assess their performance.	Terpenuhi | Complied Kebijakan penilaian kinerja Direksi telah diatur dalam Piagam Komite Remunerasi dan Nominasi, yang dapat diakses melalui situs web Bank. The Board of Directors' performance assessment policy is regulated in the Remuneration and Nomination Committee Charter, which can be accessed through the Bank's website.
	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. The self-assessment policy for assessing the performance of the Board of Directors is disclosed in the annual report of the Public Company.	Terpenuhi | Complied Kebijakan penilaian kinerja Direksi telah diatur dalam Piagam Komite Remunerasi dan Nominasi, serta diungkapkan pada Bab Laporan Tata Kelola Perusahaan di Laporan Tahunan ini. The Board of Directors' performance assessment policy is stipulated in the Remuneration and Nomination Committee Charter and disclosed in the Corporate Governance Report chapter of this Annual Report.
	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has a policy regarding the resignation of Board of Directors members if they are involved in financial crimes.	Terpenuhi | Complied Piagam Direksi Bank telah mengatur bagi anggota Direksi yang terlibat dalam kejahatan keuangan dan/atau tindak pidana lainnya agar mengundurkan diri dari jabatannya. The Bank's Board of Directors Charter stipulates that members of the Board of Directors involved in financial crimes and/or other criminal acts must resign from their positions.

Aspek IV: Partisipasi Pemangku Kepentingan
Aspect IV: Stakeholders' Participation

Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Complied or Explained
Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7 Improve Corporate Governance Aspect through Stakeholders' participation.	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. Public Company has a policy to prevent insider trading.	Terpenuhi | Complied Untuk mencegah terjadinya *Insider Trading*, Bank telah memiliki kebijakan dan melakukan pengecekan kepatuhan terhadap aktivitas bisnis, operasional dan bidang-bidang lainnya yang penting termasuk kepatuhan terhadap aturan Larangan Perdagangan dengan informasi orang dalam. To prevent insider trading, the Bank has policies in place and conducts compliance checks on business activities, operations, and other critical areas, including compliance with the Prohibition on Trading with Insider Information.
	Perusahaan Terbuka memiliki kebijakan anti korupsi *dan anti fraud*. Public Company has anticorruption and anti-fraud policy.	Terpenuhi | Complied Bank telah memiliki Unit Anti Fraud yang bertugas merumuskan kerangka kerja, tata kelola, dan penerapan strategi anti korupsi dan *anti-fraud*. Penjelasan lebih lanjut mengenai peran unit Anti Fraud telah diungkapkan pada Bab Laporan Tata Kelola Perusahaan di Laporan Tahunan ini. The Bank has an Anti-Fraud Unit tasked with formulating the framework, governance, and implementation of anti-corruption and anti-fraud strategies. Further explanation of the Anti-Fraud Unit's role is provided in the Corporate Governance Report chapter of this Annual Report.
	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. Public Companies have policies regarding the selection and improvement of supplier or vendor capabilities.	Terpenuhi | Complied Bank telah memiliki Kebijakan tentang kualifikasi, verifikasi, dan evaluasi hubungan dengan pemasok. Di samping itu, Kode Etik juga menegaskan aturan mengenai hubungan tersebut. The Bank has a policy regarding the qualification, verification, and evaluation of supplier relationships. In addition, the Code of Ethics also outlines the rules regarding these relationships.
	Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. Public Companies have policies regarding the fulfillment of creditors' rights.	Terpenuhi | Complied Pemenuhan hak-hak kreditur diatur secara rinci dalam Perjanjian Kredit yang dibuat antara Bank dengan Kreditur. The fulfillment of creditor rights is regulated in detail in the Credit Agreement between the Bank and the Creditor.
	Perusahaan Terbuka memiliki kebijakan sistem *Whistleblowing*. Public Companies have a Whistleblowing system policy.	Terpenuhi | Complied Bank telah memiliki Kebijakan dan sistem Pelaporan pelanggaran (*Whistleblowing System*) yang telah diunggah dalam situs web Bank dan diungkapkan lebih lanjut pada Bab Laporan Tata Kelola Perusahaan di Laporan Tahunan ini. The Bank has a Whistleblowing Policy and System, which has been uploaded to the Bank's website and is further disclosed in the Corporate Governance Report chapter of this Annual Report.
	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Public Companies have a policy of providing long-term incentives to Directors and employees.	Terpenuhi | Complied Bank memiliki kebijakan pemberian insentif jangka panjang yang tertuang dalam kebijakan internal. The Bank has a long-term incentive policy outlined in its internal policies.

Aspek V. Keterbukaan Informasi
Aspect V. Information Disclosure

Prinsip Principle	**Rekomendasi** Recommendation	**Pemenuhan: Terpenuhi atau Jelaskan** Compliance: Complied or Explained
Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8 Improve the Implementation of Information Disclosure.	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Public Company utilizes the information technology more widely in addition to the website as a media for information disclosure.	Terpenuhi | Complied Bank menggunakan media sosial, situs web resmi Perusahaan dan situs/*platform* BEI sebagai sebagai saluran media untuk keterbukaan informasi. Penjelasan lebih lanjut mengenai Akses Informasi dan Data Perusahaan telah diungkapkan dalam Laporan Tahunan ini. The Bank uses social media, the Company's official website, and the IDX website/ platform as channels for information disclosure. Further details regarding Access to Company Information and Data are disclosed in this Annual Report.
	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. The Public Company Annual Report discloses the ultimate beneficial owners in the ownership of shares in the Public Company of at least 5% (five percent), in addition to disclosing the ultimate beneficial owners in the ownership of shares in the Public Company through major and controlling shareholders.	Terpenuhi | Complied Bank mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan sebagaimana tercantum dalam Laporan Tahunan ini. The Bank discloses the ultimate beneficial owners of the Company's shares as stated in this Annual Report.

Transparansi Praktik *Bad Governance*

Transparency of Bad Governance Practice

Selama tahun 2025, berikut adalah kesesuaian tindakan ataupun kebijakan yang berkaitan dengan praktik *Bad Corporate Governance* selaras dengan upaya Bank untuk menerapkan Tata Kelola Perusahaan yang Baik sebagaimana tercermin pada tabel di bawah ini:

During 2025, the following are the appropriate actions or policies related to Bad Corporate Governance practices in line with the Bank's efforts to implement Good Corporate Governance as reflected in the table below:

No.	Praktik Practice	Keterangan Description
1	Laporan atas aktivitas Perseroan yang mencemari lingkungan Reports on the Company's activities that pollute the environment	✗
2	Perkara penting yang sedang dihadapi oleh Perseroan, entitas anak, anggota Direksi dan/atau anggota Dewan Komisaris yang sedang menjabat tidak diungkapkan dalam Laporan Tahunan Important cases being faced by the Company, its subsidiaries, members of the Board of Directors and/or members of the Board of Commissioners who are currently serving are not disclosed in the Annual Report	✗
3	Ketidakpatuhan dalam pengungkapan pemenuhan kewajiban perpajakan Non-compliance in disclosing the tax obligations fulfillment	✗
4	Ketidaksesuaian penyajian Laporan Tahunan dengan peraturan yang berlaku Inconsistency in the presentation of the Annual Report with applicable regulations	✗
5	Tidak terdapat pengungkapan segmen operasi pada Laporan Keuangan There is no disclosure of operating segments in the Financial Report	✗
6	Kasus terkait buruh dan karyawan Cases related to workers and employees	✗
7	Ketidaksesuaian antara Buku Laporan Tahunan dengan Laporan Tahunan Digital Incompatibility between the Annual Report Book and the Digital Annual Report	✗

Keterangan | Description:
✓ = ada | yes
✗ = tidak ada | nothing


Dana Instan

06

Laporan Keberlanjutan

Sustainability Report

Allo PayLater



allobank

Ikhtisar Kinerja Keberlanjutan 2025

2025 Sustainable Performance Highlights

Deskripsi Description	Satuan Unit	2025	2024	2023
Kinerja Aspek Ekonomi [OJK B.1] Economic Aspect Performance [OJK B.1]				
Pendapatan Operasional Bank* Bank Operating Income*	Juta Rupiah Millions of Rupiah	1.961.863	1.446.728	1.159.330
Laba (Rugi) Bersih Bank* Bank Net Income (Loss)*	Juta Rupiah Millions of Rupiah	574.261	467.106	444.566
Kinerja Aspek Ekonomi Terkait Keberlanjutan Economic Aspect Performance Related to Sustainability				
Jenis Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) Type of Products that Meet the Sustainable Business Activities Criteria (KKUB)	Unit produk Product Unit	-	-	-
Nominal Produk dan/atau Jasa yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) Nominal of Products and/or Services that Meet the Sustainable Business Activities Criteria (KKUB)	Jutaan Rupiah Millions of Rupiah	-	-	-
Persentase total portofolio kegiatan usaha berkelanjutan terhadap total portofolio (%): Percentage of Total Portfolio of Sustainable Business Activities Compared to Total Portfolio (%):				
A. Penghimpunan Dana Fundrasing	Persen Percent	-	-	-
B. Penyaluran Dana Fund Distribution	Persen Percent	-	-	-
Kinerja Keuangan Inklusif** Inclusive Financial Performance**				
Perkembangan Laku Pandai: Laku Pandai Development:				
A. Jumlah Agen Total Agents	Agen Agents	-	-	-
B. Nominal Produk dan/atau Jasa yang Disediakan oleh Agen Nominal of Products and/or Services Provided by Agents	Jutaan Rupiah Millions of Rupiah	-	-	-

Deskripsi Description	Satuan Unit	2025	2024	2023
Kinerja Aspek Lingkungan [OJK B.2] Environmental Aspect Performance [OJK B.2]				
Biaya penggunaan BBM Fuel Costs	Jutaan Rupiah Millions of Rupiah	275	368	225
Biaya penggunaan listrik Electricity Costs	Jutaan Rupiah Millions of Rupiah	3.458	972	179
Biaya Penggunaan Air Water Costs	Jutaan Rupiah Millions of Rupiah	114	90	50
Dana/CSR Bidang Lingkungan Cost/CSR in Environmental Aspects	Jutaan Rupiah Millions of Rupiah	281	215	195
Kinerja Aspek Sosial [OJK B.3] Social Aspect Performance [OJK B.3]				
Jumlah Bidang Lingkungan Total Employees	Pria (Orang) Male (People)	349	302	233
	Wanita (Orang)	189	173	147
Pengurus Kantor Pusat Bank Berdasarkan Jenis Kelamin Bank's Head Office Management Based on Gender	Pria (Orang) Male (People)	20	23	23
	Wanita (Orang) Female (People)	7	8	8
Kepala Kantor Cabang Berdasarkan Jenis Kelamin Heads of Branch Offices Based on Gender	Pria (Orang) Male (People)	2	2	2
	Wanita (Orang) Female (People)	0	0	0

* Data diambil dari Laporan Tahunan Bank | This data is taken from the Bank's Annual Report
** Data diambil dari Laporan Laku Pandai | This data is taken from the Laku Pandai Annual Report

Penjelasan Direksi

Board of Directors' Explanation [OJK D.1]

Komitmen manajemen dan karyawan Allo Bank dalam menjalankan Rencana Bisnis Bank 2025 meraih kinerja positif dengan pertumbuhan pendapatan, DPK, pembiayaan, dan laba bersih yang signifikan.

The commitment of Allo Bank's management and employees to implementing the Bank's 2025 Business Plan has yielded positive results, with significant growth in revenue, customer deposits, financing, and net profit.

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dear Shareholders and Stakeholders,

Puji syukur kami haturkan kepada Tuhan Yang Maha Esa, atas rahmat dan karunia-Nya, PT Allo Bank Indonesia Tbk berhasil menutup tahun 2025 dengan pencapaian kinerja yang membanggakan. Sepanjang tahun berjalan, jumlah nasabah juga menunjukkan peningkatan signifikan, yang mencerminkan kepercayaan masyarakat yang terus tumbuh terhadap layanan dan produk perbankan Allo Bank. Kenaikan jumlah nasabah ini juga sejalan dengan pertumbuhan pendapatan bunga, pendapatan operasional neto, laba bersih, dan total aset, yang menjadi bukti konsistensi dan ketepatan strategi manajemen serta dedikasi seluruh karyawan dalam menjalankan inisiatif strategis perusahaan.

We extend our gratitude to God Almighty for His grace and blessings, which have enabled PT Allo Bank Indonesia Tbk to close the fiscal year 2025 with commendable performance achievements. Throughout the year, the number of customers increased significantly, reflecting the growing public trust in Allo Bank's banking products and services. This increase in customers was accompanied by growth in interest income, net operating income, net profit, and total assets—demonstrating the consistency and effectiveness of management's strategy as well as the dedication of all employees in executing the Company's strategic initiatives.

Secara keseluruhan, total aset mencapai target yang telah ditetapkan, begitu pula dengan dana pihak ketiga, pendapatan operasional, dan laba bersih. Pencapaian ini menunjukkan kemampuan Allo Bank dalam menjaga pertumbuhan yang berkelanjutan

Overall, total assets achieved the targets set at the beginning of the year, as did third-party funds, operating income, and net profit. These achievements underscore Allo Bank's ability to sustain growth while optimizing operational efficiency. Although interest



Ari Yanuanto Asah

Plt.Direktur Utama
Acting President Director

sekaligus mengoptimalkan efisiensi operasional. Meskipun terdapat peningkatan beban bunga, biaya operasional, dan biaya kerugian penurunan nilai aset keuangan dibanding tahun sebelumnya, pencapaian laba dan pendapatan tetap mencerminkan fondasi keuangan yang kuat.

Keberhasilan sepanjang tahun 2025 ini merupakan refleksi dari sinergi antara manajemen yang visioner dan karyawan yang berdedikasi tinggi. Semua capaian tersebut mendorong Allo Bank untuk terus meningkatkan kualitas layanan, memperluas jangkauan produk, serta menghadirkan nilai tambah bagi nasabah dan pemangku kepentingan. Dengan optimisme yang tinggi, kami menyongsong tahun-tahun berikutnya untuk mempertahankan momentum pertumbuhan dan memperkuat posisi Allo Bank sebagai salah satu lembaga perbankan terkemuka di Indonesia.

Dukungan Allo Bank terhadap Keuangan Berkelanjutan

Indonesia berkomitmen untuk melaksanakan pembangunan berkelanjutan sesuai amanat perundang-undangan, terutama Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup. Pembangunan berkelanjutan didefinisikan sebagai upaya yang terencana dan sadar untuk mengintegrasikan aspek lingkungan, sosial, dan ekonomi ke dalam strategi pembangunan, dengan tujuan memastikan keberlanjutan lingkungan serta kesejahteraan dan kualitas hidup generasi sekarang dan mendatang. Dalam kerangka ini, pemerintah telah menerbitkan berbagai regulasi, termasuk Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan. Regulasi ini mewajibkan Allo Bank sebagai perusahaan publik untuk menerapkan prinsip-prinsip keuangan berkelanjutan mulai 1 Januari 2021 sehingga mendorong pertumbuhan ekonomi yang seimbang antara kepentingan ekonomi, sosial, dan lingkungan.

Dukungan Allo Bank terhadap keuangan berkelanjutan diwujudkan melalui penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB), yang menjadi bagian integral dari Rencana Bisnis Bank. Melalui RAKB, Allo Bank merumuskan program, kebijakan, dan inisiatif strategis untuk mengimplementasikan prinsip keuangan berkelanjutan, termasuk pengalokasian dana untuk membiayai program Tanggung Jawab Sosial dan Lingkungan (TJSL). Selain itu, operasional kantor yang berbasis digital dirancang ramah lingkungan dengan penggunaan energi lebih efisien, emisi lebih rendah, pemanfaatan air yang optimal, serta pengurangan limbah. Upaya ini juga didukung oleh pengembangan produk dan layanan keuangan berkelanjutan, edukasi nasabah, serta adopsi delapan prinsip panduan keberlanjutan, mulai dari investasi bertanggung jawab hingga koordinasi dan kolaborasi dengan berbagai pihak.

expenses, operating expenses, and impairment losses on financial assets increased compared to the previous year, the Bank's earnings and revenue performance continue to reflect a strong financial foundation.

The success achieved throughout 2025 represents the synergy between visionary leadership and highly committed employees. These accomplishments further motivate Allo Bank to continuously enhance service quality, expand its product offerings, and create added value for customers and stakeholders. With strong optimism, we look ahead to the coming years to sustain our growth momentum and strengthen Allo Bank's position as one of Indonesia's leading banking institutions.

Allo Bank's Support for Sustainable Finance

Indonesia is committed to implementing sustainable development in accordance with prevailing laws and regulations, particularly Law No. 32 of 2009 on Environmental Protection and Management. Sustainable development is defined as a planned and conscious effort to integrate environmental, social, and economic aspects into development strategies to ensure environmental sustainability as well as the welfare and quality of life of present and future generations. Within this framework, the Government has issued various regulations, including Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (POJK on Sustainable Finance). This regulation requires Allo Bank, as a public company, to implement sustainable finance principles effective 1 January 2021, thereby promoting economic growth that balances economic, social, and environmental interests.

Allo Bank's support for sustainable finance is realized through the formulation of its Sustainable Finance Action Plan (RAKB), which forms an integral part of the Bank's Business Plan. Through the RAKB, Allo Bank establishes programs, policies, and strategic initiatives to implement sustainable finance principles, including the allocation of funds to finance Corporate Social and Environmental Responsibility (TJSL) programs. Furthermore, the Bank's digitally based office operations are designed to be environmentally friendly, featuring more efficient energy use, lower emissions, optimized water utilization, and waste reduction. These efforts are also supported by the development of sustainable financial products and services, customer education initiatives, and the adoption of eight guiding sustainability principles, ranging from responsible investment to coordination and collaboration with various stakeholders.

Budaya keberlanjutan menjadi landasan bagi seluruh aktivitas dan pengambilan keputusan di Allo Bank. Untuk mendapatkan hasil terbaik, Allo Bank secara aktif mensosialisasikan budaya ini melalui situs resmi, media sosial, pertemuan internal maupun eksternal, serta kolaborasi dengan mitra kerja dan masyarakat. Dalam praktiknya, budaya keberlanjutan diwujudkan melalui layanan yang setara kepada nasabah, penghormatan terhadap hak asasi manusia, program CSR, kantor ramah lingkungan, dan penciptaan lingkungan kerja yang aman dan sehat sesuai prinsip Kesehatan dan Keselamatan Kerja (K3). Dengan pendekatan menyeluruh ini, Allo Bank menegaskan komitmennya untuk menjadi lembaga keuangan yang tidak hanya mengedepankan kinerja, tetapi juga keberlanjutan bagi masyarakat dan lingkungan.

Kebijakan Allo Bank untuk Merespons Tantangan dalam Pemenuhan Strategi Keberlanjutan

Pada tahun 2025, industri perbankan Indonesia berada dalam lanskap yang semakin dinamis akibat percepatan transformasi digital, perubahan perilaku konsumen, serta tekanan global yang kompleks. Dalam konteks tersebut, Allo Bank merespons tantangan dengan memperkuat arah kebijakan keberlanjutan yang terintegrasi dengan strategi bisnis digitalnya. Transformasi teknologi seperti pemanfaatan kecerdasan buatan (AI), *blockchain,* serta penguatan infrastruktur dan keamanan siber menjadi bagian penting dalam memastikan operasional Bank tetap andal, aman, dan adaptif terhadap kebutuhan nasabah yang terus berkembang.

Di tengah ketidakpastian ekonomi global dan meningkatnya risiko akibat dinamika geopolitik serta fluktuasi harga komoditas, Allo Bank menempatkan prinsip kehati-hatian sebagai fondasi pengelolaan risiko. Tekanan terhadap kualitas aset dan potensi peningkatan risiko kredit diantisipasi melalui pendekatan selektif dalam ekspansi pembiayaan. Allo Bank memilih untuk menahan laju pertumbuhan kredit secara agresif dan lebih berfokus pada pembiayaan berbasis ekosistem digital, seperti *paylater* dan kredit digital terintegrasi, guna menjaga kualitas aset sekaligus mendukung pertumbuhan yang sehat dan berkelanjutan.

Sebagai bagian dari strategi keberlanjutan, Allo Bank juga memperkuat kolaborasi dengan mitra strategis, baik di dalam maupun di luar ekosistem CT Corp. Implementasi model open banking dan pendekatan *ecosystem-first* memungkinkan Bank memperluas akses layanan keuangan sekaligus meningkatkan inklusi keuangan, terutama bagi segmen retail dan *emerging middle class.* Dengan memanfaatkan basis pelanggan yang lebih luas serta integrasi layanan digital, Bank berupaya menghadirkan produk yang relevan, efisien, dan bernilai tambah bagi masyarakat.

Selaras dengan Rencana Bisnis Bank 2025, Allo Bank menjalankan model bisnis hibrida yang mengintegrasikan segmen *Retail* dan *Wholesale* secara beriringan. Strategi *digital-first* menjadi prioritas utama dalam pengembangan produk dan layanan, dengan tetap mengedepankan tiga pilar utama,

A culture of sustainability serves as the foundation for all activities and decision-making processes at Allo Bank. To achieve optimal outcomes, the Bank actively promotes this culture through its official website, social media platforms, internal and external meetings, as well as collaborations with business partners and the broader community. In practice, this sustainability culture is reflected in equal service to customers, respect for human rights, CSR programs, environmentally friendly offices, and the creation of a safe and healthy work environment in accordance with Occupational Health and Safety (OHS) principles. Through this comprehensive approach, Allo Bank reaffirms its commitment to becoming a financial institution that prioritizes not only performance, but also long-term sustainability for society and the environment.

Allo Bank's Policy in Responding to Challenges in Achieving Its Sustainability Strategy

In 2025, Indonesia's banking industry operates within an increasingly dynamic landscape driven by accelerated digital transformation, shifting consumer behavior, and complex global pressures. In this context, Allo Bank responds to these challenges by strengthening sustainability policies that are fully integrated with its digital business strategy. Technological transformation—such as the utilization of Artificial Intelligence (AI), blockchain, and the enhancement of infrastructure and cybersecurity—forms a critical component in ensuring that the Bank's operations remain reliable, secure, and adaptive to evolving customer needs.

Amid global economic uncertainty and heightened risks arising from geopolitical dynamics and commodity price volatility, Allo Bank places prudence at the core of its risk management framework. Pressure on asset quality and the potential increase in credit risk are addressed through a selective approach to financing expansion. Rather than pursuing aggressive credit growth, Allo Bank adopts a measured growth strategy, focusing on ecosystem-based financing such as paylater services and integrated digital lending. This approach enables the Bank to safeguard asset quality while supporting sustainable and healthy growth.

As part of its sustainability strategy, Allo Bank also strengthens collaboration with strategic partners, both within and beyond the CT Corp ecosystem. The implementation of an open banking model and an ecosystem-first approach enables the Bank to expand access to financial services while enhancing financial inclusion, particularly for retail customers and the emerging middle-class segment. By leveraging a broader customer base and integrated digital services, the Bank strives to deliver relevant, efficient, and value-added financial products to the community.

In line with the 2025 Bank Business Plan, Allo Bank operates a hybrid business model that integrates Retail and Wholesale segments in parallel. A digital-first strategy remains the primary focus in product and service development, underpinned by three key pillars: Acquisition, Engagement, and Monetization.

yaitu *Acquisition, Engagement,* dan *Monetization*. Optimalisasi data *analytics* dan *Artificial Intelligence* (AI) dilakukan untuk menghasilkan *customer insight* yang lebih akurat sekaligus memperkuat sistem peringatan dini *(early warning system)* dalam manajemen risiko sehingga pertumbuhan aset dapat dicapai dengan profil risiko yang terukur.

The optimization of data analytics and Artificial Intelligence (AI) supports more accurate customer insights while strengthening the early warning system in risk management, ensuring that asset growth is achieved within a measured risk profile.

Pada akhirnya, kebijakan ini mencerminkan komitmen Allo Bank untuk bertumbuh secara selektif namun konsisten dalam kerangka keberlanjutan. Penguatan tata kelola perusahaan (*Good Corporate Governance*), pengembangan sumber daya manusia, serta integrasi aspek keberlanjutan dalam proses bisnis menjadi bagian tak terpisahkan dari strategi jangka panjang Bank. Dengan pendekatan tersebut, Allo Bank optimis dapat menjaga ketahanan usaha, mendukung inklusi keuangan, serta menciptakan nilai ekonomi yang berkelanjutan bagi seluruh pemangku kepentingan.

Ultimately, these policies reflect Allo Bank's commitment to achieving selective yet consistent growth within a sustainability framework. Strengthening Good Corporate Governance, developing human capital, and integrating sustainability aspects into business processes form an integral part of the Bank's long-term strategy. Through this approach, Allo Bank remains confident in its ability to maintain business resilience, support financial inclusion, and create sustainable economic value for all stakeholders.

Penerapan Keuangan Berkelanjutan Tahun 2025

Selama tahun 2025, Allo Bank berkomitmen penuh dalam mengimplementasikan keuangan berkelanjutan dengan menyelaraskan aspek ekonomi, lingkungan, dan sosial. Inisiatif tersebut membuahkan hasil sebagai berikut:

Kinerja Aspek Ekonomi

Sebagai bagian dari komitmen terhadap pengelolaan usaha yang prudent, Allo Bank Indonesia Tbk secara konsisten merumuskan Rencana Bisnis Bank (RBB) secara komprehensif dan terukur dengan mengedepankan prinsip kehati-hatian serta manajemen risiko. Rencana tersebut memuat arah pengembangan usaha beserta strategi implementasi yang dirancang untuk mencapai target sesuai jadwal yang telah ditetapkan. Dalam penyusunannya, Allo Bank mempertimbangkan berbagai faktor eksternal dan internal yang berpotensi memengaruhi kesinambungan usaha, dengan tetap berpegang pada prinsip perbankan yang sehat dan tata kelola yang baik.

Komitmen kuat seluruh jajaran manajemen dan karyawan dalam menjalankan RBB tahun 2025 telah menghasilkan capaian kinerja yang menggembirakan. Pendapatan operasional tercatat sebesar Rp1,96 triliun atau tumbuh 35% dibandingkan tahun 2024, Dana Pihak Ketiga meningkat 56% menjadi Rp9,52 triliun, sedangkan pembiayaan Bank mencapai Rp9,14 triliun atau naik 22% dibandingkan tahun sebelumnya. Sementara itu, laba bersih turut mencatatkan pertumbuhan 23% menjadi Rp574 miliar.

Pertumbuhan kinerja tersebut didukung oleh peningkatan jumlah akuisisi atau *onboarding* nasabah hingga akhir tahun 2025 yang telah melampaui 14 juta nasabah. Keberhasilan ini juga mencerminkan meningkatnya *engagement* di mana nasabah semakin aktif dan nyaman bertransaksi melalui layanan Bank. Hal ini terlihat dari kenaikan signifikan pada volume transaksi QRIS, transfer melalui BI-Fast, serta pembayaran *Bill Payment* yang semakin memperkuat aktivitas perbankan digital Bank.

Implementation of Sustainable Finance in 2025

Throughout 2025, Allo Bank remained fully committed to implementing sustainable finance by aligning economic, environmental, and social aspects in a balanced manner. These initiatives delivered the following results:

Economic Performance

As part of its commitment to prudent business management, PT Allo Bank Indonesia Tbk consistently formulates a comprehensive and measurable Bank Business Plan (RBB), emphasizing prudential principles and robust risk management. The plan outlines the Bank's business development direction and implementation strategies designed to achieve established targets within the predetermined timeframe. In its preparation, Allo Bank carefully considers various external and internal factors that may affect business continuity, while upholding sound banking principles and good corporate governance.

The strong commitment of management and employees in executing the 2025 RBB resulted in encouraging performance achievements. Operating income reached IDR1.96 trillion, representing a 35% increase compared to 2024. Third-Party Funds grew by 56% to IDR9.52 trillion, while total financing reached IDR9.14 trillion, up 22% year-on-year. Net profit also recorded a 23% increase to IDR574 billion.

This growth was supported by an increase in customer acquisition (onboarding) through the end of 2025, surpassing 14 million customers. The achievement also reflects improved customer engagement, with customers increasingly active and comfortable transacting through the Bank's services. This is evidenced by significant growth in QRIS transaction volumes, BI-Fast transfers, and Bill Payment transactions, further strengthening the Bank's digital banking activity.

Kinerja Aspek Lingkungan

Sebagai institusi jasa keuangan, Allo Bank tidak memiliki dampak lingkungan secara langsung dari aktivitas operasional utamanya. Meski demikian, Bank tetap mengacu pada berbagai ketentuan dan regulasi yang mengatur keterkaitan antara industri perbankan dan aspek lingkungan hidup. Dengan menjunjung tinggi prinsip kehati-hatian, Bank menyediakan produk dan layanan seperti giro, tabungan, deposito, serta pinjaman konsumtif termasuk *instant cash* dan *pay later*, yang keseluruhannya dirancang tanpa memberikan dampak negatif terhadap lingkungan.

Komitmen terhadap tanggung jawab lingkungan juga diwujudkan melalui pengelolaan operasional kantor yang mengedepankan konsep ramah lingkungan. Bank menerapkan prinsip 3R (*Reduce, Reuse, & Recycle*) dalam pengelolaan penggunaan kertas, energi listrik, bahan bakar minyak, air dan air limbah, serta pengolahan limbah Bahan Berbahaya dan Beracun maupun non-B3 sesuai ketentuan yang berlaku. Berbagai inisiatif efisiensi tersebut membuahkan hasil antara lain melalui pencapaian Bank menekan penggunaan bahan bakar operasional yang secara langsung berkontribusi pada penurunan emisi gas rumah kaca langsung (cakupan 1).

Kinerja Aspek Sosial

Sebagai wujud komitmen pada aspek sosial, Allo Bank secara konsisten merespons kebutuhan dan ekspektasi para pemangku kepentingan, baik internal maupun eksternal. Dalam upaya meningkatkan kualitas sumber daya manusia, sepanjang tahun 2025 Bank telah menyelenggarakan berbagai program pengembangan kompetensi yang diikuti oleh 476 pegawai atau 89% dari total karyawan, dengan total durasi pelatihan mencapai 1.476 jam. Investasi untuk pengembangan kompetensi tersebut tercatat sebesar Rp5,269 miliar. Di sisi lain, penerapan K3 tetap menunjukkan hasil positif dengan tidak adanya kasus kecelakaan kerja maupun penyakit akibat kerja, sehingga capaian kinerja keselamatan dapat dipertahankan seperti tahun sebelumnya.

Sebagai bagian dari tanggung jawab kepada nasabah, Allo Bank terus melakukan inovasi produk dan layanan agar selaras dengan kebutuhan dan ekspektasi yang terus berkembang. Optimalisasi proses layanan juga dilakukan untuk meningkatkan efektivitas dan efisiensi sehingga nasabah dapat bertransaksi dengan mudah kapan saja dan di mana saja. Di samping itu, Allo Bank juga berkomitmen untuk menyelesaikan semua pengaduan nasabah sesuai dengan *Service Level Agreement* (SLA) yang berlaku. Atas upaya tersebut, sebanyak 77,8% nasabah menyatakan puas dengan produk dan layanan Bank.

Perlindungan terhadap data nasabah menjadi prioritas utama yang senantiasa dijaga dengan standar pengamanan yang ketat. Komitmen tersebut kembali membuahkan hasil dengan tidak ditemukannya pengaduan terkait kebocoran maupun kehilangan data nasabah sepanjang tahun pelaporan.

Environmental Performance

As a financial services institution, Allo Bank does not generate direct environmental impacts from its core operational activities. Nevertheless, the Bank adheres to applicable regulations governing the banking industry's relationship with environmental aspects. Upholding prudential principles, the Bank provides products and services—including current accounts, savings, time deposits, and consumer loans such as instant cash and paylater—designed without causing negative environmental impacts.

The Bank's environmental responsibility is also reflected in its eco-friendly office operations. Allo Bank implements the 3R principles (Reduce, Reuse, & Recycle) in managing the use of paper, electricity, fuel, water and wastewater, as well as the handling of hazardous (B3) and non-hazardous waste in accordance with prevailing regulations. These efficiency initiatives yielded tangible results, including reduced operational fuel consumption, which directly contributed to a decrease in direct greenhouse gas emissions (Scope 1).

Social Performance

As part of its social commitment, Allo Bank consistently responds to the needs and expectations of both internal and external stakeholders. To enhance the quality of human capital, throughout 2025 the Bank conducted competency development programs attended by 476 employees, representing 89% of total employees, with a total training duration of 1,476 hours. Investment in competency development amounted to IDR5.269 billion. Meanwhile, the implementation of Occupational Health and Safety (OHS/K3) continued to show positive results, with no work-related accidents or occupational illnesses recorded, maintaining safety performance achievements consistent with the previous year.

In fulfilling its responsibility to customers, Allo Bank continues to innovate its products and services to align with evolving needs and expectations. Service process optimization is also undertaken to enhance effectiveness and efficiency, enabling customers to transact conveniently anytime and anywhere. In addition, Allo Bank remains committed to resolving all customer complaints in accordance with applicable Service Level Agreements (SLA). As a result of these efforts, 77.8% of customers expressed satisfaction with the Bank's products and services.

Customer data protection remains a top priority, safeguarded through stringent security standards. This commitment was reinforced by the absence of any reported cases of data breaches or data loss throughout the reporting year.

Adapun kontribusi kepada masyarakat diwujudkan melalui pelaksanaan berbagai program Tanggung Jawab Sosial dan Lingkungan (TJSL). Pada tahun 2025, kegiatan tersebut meliputi Gerakan Berbagi Pangan dan Sembako (Gebrag), program PIJAR sebagai gerakan mengajar di sekolah-sekolah daerah pelosok, pengembangan kebun hidroponik di sejumlah lokasi, serta revitalisasi peradaban bambu Menoreh berbasis kearifan lokal dan ekologi untuk mendukung kesejahteraan masyarakat Ngargoretno, Magelang, Jawa Tengah. Pelaksanaan TJSL ini sekaligus mencerminkan dukungan nyata Allo Bank terhadap pencapaian Tujuan Pembangunan Berkelanjutan (TPB/SDGs).

Atas berbagai penerapan ketiga aspek tersebut, Allo Bank mendapatkan apreasiasi dan memenangkan dua penghargaan dalam Strategy and Performance Execution Excellence (SPEx2) Award 2025, bertemakan *Business Model Innovation in Uncertain Times*, yang diselenggarakan oleh Media Kontan dan GML Performance Consulting untuk dua kategori: (i) The Best Execution Winner in Digital Banking Industry; (ii) Special Recognition: Excellence in Product Strategy & Innovation untuk produk tabungan flexible Allo Grow; dinobatkan sebagai The Best KBMI II Bank oleh media Investor Trust dalam acara The Best Bank 2025 award programme; Menerima pengakuan sebagai The Best Digital Bank in Excellence Call Center 2025 oleh media InfoBank; serta produk tabungan *flexible* AlloGrow berhasil memenangkan Omni brands of the Year 2025 award untuk kategori *New Product Campaign in Multiplatform* dari media Marketeers, yang mencerminkan pengakuan atas pendekatan *omni channel marketing* secara kreatif dan inovatif.

Strategi Pencapaian Target

Bank berkomitmen menyelaraskan aspek ekonomi, sosial, dan lingkungan dalam seluruh kegiatan usahanya. Bank meyakini bahwa keberhasilan implementasi aspek lingkungan dan sosial yang berkelanjutan sangat bergantung pada pencapaian target kinerja ekonomi sebagaimana tertuang dalam Rencana Bisnis Bank (RBB) dan RBB Tahun 2025.

Untuk itu, Allo Bank telah menetapkan langkah-langkah strategis pada tahun 2025 guna mendukung pencapaian kinerja ekonomi secara optimal. Pertama, Allo Bank memperluas penetrasi pasar secara berkelanjutan ke berbagai segmen nasabah dengan memberikan nilai tambah melalui tiga pilar strategi bisnis utama, yaitu akuisisi, keterlibatan, dan monetisasi. *Kedua*, Allo Bank meningkatkan layanan digital secara signifikan guna mendorong pertumbuhan aset dan liabilitas.

Selanjutnya, ketiga, Allo Bank menjalin kolaborasi erat dengan mitra strategis dalam ekosistem utama melalui *model open banking* untuk memperkaya dan meningkatkan kualitas layanan finansial. *Keempat*, Allo Bank memperkuat organisasi berbasis data dengan memanfaatkan kecerdasan buatan dan analitik data untuk menciptakan keunggulan kompetitif. *Kelima*, Allo Bank menguatkan manajemen risiko melalui teknologi terkini dan peningkatan kematangan IT demi operasional yang lebih kokoh.

The Bank's contribution to society is realized through various Corporate Social and Environmental Responsibility (TJSL/CSR) programs. In 2025, these initiatives included the Food and Basic Necessities Sharing Movement (Gebrag), the PIJAR program as a teaching movement in schools located in remote areas, the development of hydroponic gardens in several locations, and the revitalization of the Menoreh bamboo civilization based on local wisdom and ecological principles to support the welfare of the Ngargoretno community in Magelang, Central Java. The implementation of these programs reflects Allo Bank's tangible support for the achievement of the Sustainable Development Goals (SDGs).

In recognition of its implementation across these three aspects, Allo Bank received multiple awards in 2025. The Bank won two awards at the Strategy and Performance Execution Excellence (SPEx2) Award 2025, themed *Business Model Innovation in Uncertain Times*, organized by Kontan Media and GML Performance Consulting, in the following categories: (i) The Best Execution Winner in the Digital Banking Industry; and (ii) Special Recognition: Excellence in Product Strategy & Innovation for the Allo Grow flexible savings product. Additionally, Allo Bank was named The Best KBMI II Bank by Investor Trust at The Best Bank 2025 award program; recognized as The Best Digital Bank in Excellence Call Center 2025 by InfoBank; and the AlloGrow flexible savings product won the Omni Brands of the Year 2025 award in the category New Product Campaign in Multiplatform from Marketeers Media, reflecting recognition of its creative and innovative omnichannel marketing approach.

Strategy to Achieve Targets

The Bank is committed to aligning economic, social, and environmental aspects across all of its business activities. The Bank believes that the successful implementation of sustainable environmental and social initiatives is highly dependent on the achievement of economic performance targets as set out in the Bank Business Plan (RBB), including the 2025 RBB.

To that end, Allo Bank established several strategic initiatives in 2025 to optimally support the achievement of its economic performance targets. First, Allo Bank expanded market penetration on a sustainable basis across various customer segments by delivering added value through its three core business strategy pillars: acquisition, engagement, and monetization. Second, Allo Bank significantly enhanced its digital services to drive growth in assets and liabilities.

Third, Allo Bank strengthened close collaboration with strategic partners within its core ecosystem through an open banking model to enrich and improve the quality of financial services. Fourth, Allo Bank reinforced its data-driven organization by leveraging artificial intelligence and data analytics to create competitive advantages. Fifth, Allo Bank strengthened risk management through the adoption of advanced technologies and enhanced IT maturity to ensure more resilient operations.

Keenam, Allo Bank mengembangkan talenta digital guna mencapai kinerja unggul secara keseluruhan. *Ketujuh*, Bank memperkokoh Tata Kelola Perusahaan yang Baik di seluruh fungsi organisasi.

Untuk memastikan kinerja ekonomi tetap sesuai rencana, Allo Bank melakukan pemantauan berkala terhadap implementasi inisiatif strategis ini melalui rapat Direksi dan Dewan Komisaris. Pendekatan ini bertujuan menjaga pencapaian target secara konsisten serta merumuskan solusi alternatif jika muncul kendala selama periode pelaporan. Implementasi pemastian tersebut membuahkan hasil positif sebagaimana disampaikan dalam laporan keuangan tahun 2025 yang telah diaudit oleh Kantor Akuntan Publik.

Prospek dan Peluang

Memasuki tahun 2026, Allo Bank Indonesia Tbk memandang lanskap global sebagai samudra dengan arus silang yang kuat. Perlambatan pertumbuhan ekonomi dunia ke kisaran 3%, meningkatnya proteksionisme perdagangan antara Amerika Serikat dan Tiongkok, serta risiko eskalasi konflik di Timur Tengah berpotensi menekan arus investasi dan volatilitas pasar keuangan. Kerentanan fiskal sejumlah negara dan besarnya surat utang jatuh tempo hingga akhir 2026 dapat memperketat likuiditas global dan memengaruhi aliran modal ke negara berkembang. Dalam konteks ini, strategi Bank diarahkan untuk menjaga ketahanan likuiditas, disiplin biaya dana, serta memperkuat manajemen risiko guna meredam potensi gejolak eksternal.

Di dalam negeri, prospek tetap konstruktif meski tidak tanpa tantangan. Pertumbuhan ekonomi Indonesia pada 2025 yang mencapai 5,11% memberikan fondasi bagi proyeksi 2026 di kisaran 4,9—5,0%, mencerminkan pemulihan yang stabil namun belum akseleratif. Pemerintah melalui Rancangan Anggaran Pendapatan dan Belanja Negara (RAPBN) 2026 menetapkan target pertumbuhan yang lebih ambisius, yakni sekitar 5,4%, didukung kebijakan fiskal yang diarahkan pada kedaulatan pangan, energi, penguatan desa, UMKM, dan hilirisasi industri. Inflasi yang terkendali dan pelonggaran suku bunga oleh Bank Indonesia menciptakan ruang intermediasi yang lebih luas, sementara ketahanan perbankan nasional yang tercermin dari permodalan dan likuiditas yang kuat menjadi jangkar stabilitas. Sektor industri pengolahan, konstruksi, perdagangan, serta jasa modern seperti informasi dan komunikasi diproyeksikan menjadi mesin pertumbuhan, membuka peluang pembiayaan berbasis ekosistem digital dan rantai pasok domestik.

Menangkap peluang tersebut, Allo Bank telah menetapkan target dalam RBB Tahun 2026 di antaranya pemberian kredit sebesar Rp11 triliun, tumbuh 21% dari tahun 2025 dan pendanaan dari pihak ketiga sebesar Rp12,2 triliun atau tumbuh 23% dari sebelumnya.

Sixth, Allo Bank developed digital talent to achieve overall superior performance. Seventh, the Bank further strengthened Good Corporate Governance practices across all organizational functions.

To ensure that economic performance remains on track, Allo Bank conducts periodic monitoring of the implementation of these strategic initiatives through meetings of the Board of Directors and the Board of Commissioners. This approach aims to maintain consistent target achievement and formulate alternative solutions should challenges arise during the reporting period. The effectiveness of this assurance mechanism is reflected in the positive results presented in the Bank's audited 2025 financial statements, as examined by a Public Accounting Firm.

Outlook and Opportunities

Entering 2026, PT Allo Bank Indonesia Tbk views the global landscape as an ocean marked by strong crosscurrents. The slowdown in global economic growth to around 3%, rising trade protectionism between the United States and China, and the risk of escalating conflict in the Middle East may put pressure on investment flows and increase financial market volatility. Fiscal vulnerabilities in several countries and the substantial volume of debt maturing through the end of 2026 could further tighten global liquidity and affect capital flows to emerging markets. In this context, the Bank's strategy is directed toward safeguarding liquidity resilience, maintaining disciplined cost of funds management, and strengthening risk management to mitigate potential external shocks.

Domestically, the outlook remains constructive, albeit not without challenges. Indonesia's economic growth of 5.11% in 2025 provides a solid foundation for a projected growth range of 4.9—5.0% in 2026, reflecting stable yet moderate recovery. Through the 2026 State Budget Draft (RAPBN), the Government has set a more ambitious growth target of approximately 5.4%, supported by fiscal policies focused on food and energy sovereignty, village development, MSMEs, and industrial downstreaming. Contained inflation and monetary easing by Bank Indonesia create broader room for financial intermediation, while the resilience of the national banking sector—reflected in strong capital and liquidity positions—serves as a stability anchor. Manufacturing, construction, trade, and modern service sectors such as information and communication are projected to remain key growth drivers, opening opportunities for ecosystem-based digital financing and domestic supply chain funding.

To capture these opportunities, Allo Bank has set 2026 targets in its Bank Business Plan (RBB), including loan disbursement of IDR11 trillion, representing 21% growth from 2025 and third-party funds of IDR12.2 trillion, up 23% year-on-year.

Untuk merealisasikan target tersebut, Allo Bank menetapkan langkah-langkah strategis yang saling terintegrasi dimulai dari perluasan ekosistem dan kemitraan strategis untuk memperdalam penetrasi pasar, dilanjutkan dengan peningkatan inovasi serta pengalaman nasabah melalui pemanfaatan data dan teknologi canggih, sambil menumbuhkan bisnis secara menguntungkan dan berkelanjutan. Bank juga fokus memperkuat kompetensi serta kemampuan sumber daya manusia guna mewujudkan budaya digital dengan kinerja tinggi, sekaligus mengokohkan infrastruktur digital dan ketahanan siber yang andal. Semua ini didukung oleh komitmen pada tata kelola yang tangguh serta disiplin keuangan, memastikan operasional perbankan yang bertanggung jawab dan siap menghadapi dinamika pasar ke depan.

To achieve these targets, Allo Bank has established integrated strategic initiatives, beginning with the expansion of ecosystems and strategic partnerships to deepen market penetration. This will be followed by enhanced innovation and customer experience through the utilization of advanced data analytics and technology, while growing the business profitably and sustainably. The Bank also focuses on strengthening human capital competencies to foster a high-performance digital culture, while reinforcing robust digital infrastructure and cybersecurity resilience. All of these efforts are underpinned by a strong commitment to sound governance and financial discipline, ensuring responsible banking operations that are well-prepared to navigate future market dynamics.

Penutup

Pencapaian kinerja positif Allo Bank secara berkelanjutan merupakan buah kolaborasi dan dukungan penuh dari seluruh pemangku kepentingan, baik internal maupun eksternal, dalam merealisasikan berbagai inisiatif strategis RBB Tahun 2025. Kami menyampaikan apresiasi yang setinggi-tingginya kepada Dewan Komisaris atas fungsi pengawasan dan arahan yang konstruktif sehingga Direksi dapat menjalankan agenda strategis secara efektif. Terima kasih juga kami sampaikan kepada para pemegang saham atas kepercayaan yang diberikan kepada kami untuk mengelola Perseroan sepanjang tahun pelaporan, serta kepada seluruh karyawan atas dedikasi, integritas, dan loyalitas yang menjadi fondasi kinerja Perseroan.

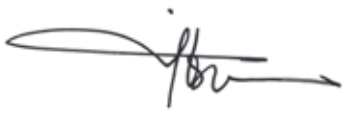
Penghargaan yang sama kami tujukan kepada pemerintah, regulator, nasabah, mitra dan pemasok, serta masyarakat luas yang senantiasa mendukung peran Allo Bank sebagai bank digital terpercaya. Kami berharap sinergi dan dukungan ini terus terjaga agar Allo Bank dapat bertumbuh secara berkelanjutan, memenuhi harapan para pemangku kepentingan dan pemegang saham, serta mewujudkan visi menjadi bank umum berbasis digital terbaik melalui aplikasi All in One dengan memanfaatkan ekosistem untuk memberikan nilai tambah sebesar-besarnya bagi bangsa.

Closing

Allo Bank's sustained positive performance is the result of strong collaboration and full support from all stakeholders, both internal and external, in realizing the various strategic initiatives outlined in the 2025 Bank Business Plan (RBB). We extend our highest appreciation to the Board of Commissioners for their supervisory role and constructive guidance, enabling the Board of Directors to execute the strategic agenda effectively. We also express our sincere gratitude to our shareholders for the trust entrusted to us in managing the Company throughout the reporting year, as well as to all employees whose dedication, integrity, and loyalty form the foundation of the Company's performance.

Our appreciation likewise goes to the Government, regulators, customers, partners and suppliers, and the wider community for their continued support of Allo Bank's role as a trusted digital bank. We hope this synergy and support will continue to be strengthened, enabling Allo Bank to achieve sustainable growth, meet the expectations of stakeholders and shareholders, and realize its vision of becoming the best digital-based commercial bank through an All-in-One application by leveraging its ecosystem to create the greatest possible value for the nation.

Jakarta, 31 Maret | March 2026



Ari Yanuanto Asah
Plt. Direktur Utama
Acting President Director

Strategi Keberlanjutan Allo Bank

Allo Bank Sustainability Strategy [OJK A.1]



Pembangunan berkelanjutan yang tengah dijalankan Indonesia menuntut sistem perekonomian nasional yang mampu menjaga stabilitas sekaligus bersifat inklusif, dengan menempatkan keseimbangan antara aspek ekonomi, sosial, dan lingkungan hidup sebagai fondasi utama. Untuk menggerakkan perekonomian yang selaras dengan ketiga pilar tersebut, dibutuhkan dukungan pendanaan dalam skala yang memadai dan berkelanjutan. Dalam konteks inilah, pengembangan sistem lembaga keuangan yang ramah lingkungan sebagaimana diamanatkan dalam Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup menjadi semakin relevan dan strategis.

Sejalan dengan agenda tersebut, Otoritas Jasa Keuangan (OJK) menerbitkan Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan

Indonesia's ongoing sustainable development demands a national economic system that is both capable of maintaining stability while also remaining inclusive. This system also has to be able to balance economic, social, and environmental aspects in ways that serve its primary foundations. Towards this end of driving an economy aligned with these three pillars, adequate and sustainable funding support is necessary. In this context, the development of an environmentally-friendly financial institution system, as mandated by Law No. 32 of 2009 concerning Environmental Protection and Management, has become increasingly relevant and strategic.

In line with this agenda, the Financial Services Authority (OJK) has issued Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial

Publik. Regulasi ini mendefinisikan keuangan berkelanjutan sebagai dukungan menyeluruh dari sektor jasa keuangan untuk mendorong pertumbuhan ekonomi berkelanjutan melalui penyelarasan kepentingan ekonomi, sosial, dan lingkungan hidup.

Penerbitan POJK tersebut menegaskan posisi lembaga jasa keuangan sebagai bagian dari sistem keuangan yang ramah lingkungan, sebagaimana ditegaskan dalam Pasal 43 ayat (3) huruf c Undang-Undang No. 32 Tahun 2009 yang mengamanatkan pengembangan sistem lembaga keuangan dan pasar modal yang berwawasan lingkungan. Dengan demikian, sektor jasa keuangan tidak hanya berperan sebagai intermediary keuangan, tetapi juga sebagai katalis transformasi menuju ekonomi hijau.

Langkah ini juga merupakan tindak lanjut dari Roadmap Keuangan Berkelanjutan Tahap I 2015-2019 yang kemudian diperkuat melalui Roadmap Keuangan Berkelanjutan Tahap II 2021-2025. Roadmap Tahap II berfokus pada pembentukan ekosistem keuangan berkelanjutan yang komprehensif dengan melibatkan seluruh pemangku kepentingan, sekaligus mendorong kolaborasi lintas sektor untuk mengembangkan skema pembiayaan inovatif yang selaras dengan prinsip keberlanjutan. Dokumen ini diharapkan menjadi pedoman strategis bagi pelaku industri jasa keuangan serta referensi bagi kementerian dan lembaga dalam merancang kebijakan pembiayaan berkelanjutan.

Merujuk pada *Roadmap* Tahap II tersebut, PT Allo Bank Indonesia Tbk sebagai bagian dari industri perbankan nasional menyatakan dukungan penuh terhadap implementasi keuangan berkelanjutan di Indonesia. Komitmen ini diharapkan dapat memperkuat daya tahan dan daya saing Bank agar mampu tumbuh secara berkesinambungan, sekaligus berkontribusi dalam mitigasi risiko lingkungan dan menjaga stabilitas sistem keuangan.

Implementasi komitmen tersebut diwujudkan melalui penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) sebagaimana diatur dalam Pasal 4 ayat (1) POJK No. 51/POJK.03/2017. RAKB yang terintegrasi dengan Rencana Bisnis Bank (RBB) memuat rencana, program, dan kebijakan strategis sebagai bentuk konkret penerapan prinsip-prinsip keuangan berkelanjutan dalam kegiatan usaha Bank.

Services Institutions, Issuers, and Public Companies. This regulation defines sustainable finance as comprehensive support from the financial services sector to encourage sustainable economic growth by aligning economic, social, and environmental interests.

The issuance of this regulation was designed to affirm the position of financial services institutions as being part of an environmentally-friendly financial system. This is in accordance with Article 43 Paragraph (3) Letter C of Law No. 32 of 2009, which mandates the development of an environmentally-sound financial institution and capital market system. As such, the financial services sector is required to play a role not only as a financial intermediary but also as a catalyst for the transformation towards a green economy.

This step was also meant to follow up on Sustainable Finance Roadmap Phase I 2015-2019, which was later strengthened by the Sustainable Finance Roadmap Phase II 2021-2025. The Phase II Roadmap was designed to focus on establishing a comprehensive sustainable finance ecosystem involving all stakeholders and encouraging cross-sector collaboration to develop innovative financing schemes aligned with sustainability principles. This document is designed to serve as a strategic guideline for financial services industry players and as a reference for ministries and institutions in designing sustainable financing policies.

PT Allo Bank Indonesia Tbk, as part of the national banking industry, fully supports the implementation of sustainable finance in Indonesia and uses the aforementioned Phase II Roadmap as a reference. This commitment is expected to strengthen the Bank's resilience and competitiveness in ways that enable it to grow sustainably, while also contributing to environmental risk mitigation and maintaining financial system stability.

The implementation of this commitment has been actualized through the preparation of a Sustainable Finance Action Plan (RAKB), as stipulated in Article 4 Paragraph (1) of POJK No. 51/POJK.03/2017. This RAKB, which has been integrated with the Bank Business Plan (RBB), contains strategic plans, programs, and policies that concretely demonstrate the way in which the Bank's business activities have implemented sustainable finance principles.

Pencapaian Rencana Aksi Keuangan Berkelanjutan Tahun 2025
Sustainable Finance Action Plan 2025 Achievements

Internal

Allo Bank terus meningkatkan kemampuan internal baik dari sisi *corporate branding*, sumber daya manusia, budaya kerja, tata kelola dan sistem pendukung. Konsisten dengan pengembangan bisnis yang berbasis digital, pada tahun 2025,

Internal

Allo Bank has continued to enhance its internal capabilities in terms of its corporate branding, its human resources, its work culture, its governance, and its support systems throughout 2025. These actions, which have been consistent with the

Allo Bank meraih berbagai penghargaan dan pengakuan dari berbagai pihak independen eksternal sebagai berikut:

1. Memenangkan dua penghargaan dalam *Strategy and Performance Execution Excellence* (SPEx2) *Award 2025*, bertemakan *Business Model Innovation in Uncertain Times*, yang diselenggarakan oleh Media Kontan dan *GML Performance Consulting* untuk dua kategori: (i) *The Best Execution Winner in Digital Banking Industry*; (ii) *Special Recognition: Excellence in Product Strategy & Innovation* untuk produk tabungan *flexible* Allo Grow;
2. Dinobatkan sebagai *The Best KBMI II Bank* oleh media Investor Trust dalam acara *The Best Bank 2025 award programme*;
3. Menerima pengakuan sebagai *The Best Digital Bank in Excellence Call Center 2025* oleh media InfoBank; dan
4. Produk tabungan flexible AlloGrow berhasil memenangkan *Omni brands of the Year 2025 award* untuk kategori *New Product Campaign in Multiplatform* dari media Marketeers, yang mencerminkan pengakuan atas pendekatan *omni channel marketing* secara kreatif dan inovatif.

Kompetensi karyawan ditingkatkan melalui berbagai program training internal secara daring dan sertifikat yang diberikan kepada karyawan berbentuk sertifikat secara *online*. Allo Bank menggunakan KnowBe4 sebagai *platform web based* untuk melakukan training secara berkala kepada karyawan.Salah satu pelaksanaan pelatihan terkait *Sustainable Banking Awareness* diikuti oleh seluruh karyawan pada bulan Agustus 2025. Dalam rangka membangun *awareness* mengenai ekonomi berkelanjutan di internal, Allo Bank mengadakan sosialisasi mengenai budaya berkelanjutan di tempat kerja melalui media *Employee News*, dan menyelenggarakan sosialisasi beserta kuis kepada karyawan terkait *sustainable banking*. Allo Bank juga telah menerapkan "*Employee Risk Score*" sebagai salah satu upaya untuk terus meningkatkan awareness mengenai budaya manajemen risiko, dan kepatuhan kepada karyawan.

Allo Bank mempertahankan peringkat "idA" dengan prospek stabil dari PT Pemeringkat Efek Indonesia (PEFINDO). Peringkat korporasi tersebut mencerminkan tingkat dukungan yang kuat dari Group CT Corpora, sinergi bisnis yang kuat dengan ekosistem Group dan profil permodalan yang sangat kuat untuk memenuhi kewajiban dan menunjang aspirasi pertumbuhan Bank di masa depan.

Pada tahun 2024, Allo Bank berhasil memperoleh sertifikasi COBIT 2019 dengan Tingkat Maturitas Teknologi Informasi sebesar 4,21 sebagai wujud komitmen dalam penerapan tata kelola TI sesuai standar internasional. Memasuki tahun 2025, Allo Bank tetap menjaga tingkat maturitas tersebut, yang mencerminkan konsistensi dalam penguatan tata kelola TI serta mendukung pilar *Governance* dalam Keuangan Berkelanjutan. Melalui tata kelola TI yang matang, Allo Bank memastikan seluruh proses bisnis berbasis teknologi dikelola secara efisien, transparan, terkontrol, dan berkelanjutan, termasuk dalam

Bank's digital-based business development, have led to Allo Bank receiving various awards and recognition from various external independent parties. These distinctions encompass the following:

1. Allo Bank won two awards at the Strategy and Performance Execution Excellence (SPEx2) Award 2025 event, which was themed "Business Model Innovation in Uncertain Times" and was organized by Kontan Media and GML Performance Consulting. It won in two categories: (i) The Best Execution Winner in the Digital Banking Industry; and (ii) Special Recognition: Excellence in Product Strategy & Innovation for Allo Grow, its flexible savings product;
2. It was named The Best KBMI II Bank by Investor Trust media during the "The Best Bank 2025" awards program;
3. It received recognition as The Best Digital Bank in Excellence Call Center 2025 by InfoBank media; and
4. Its flexible savings product Allo Grow won the Omni Brands of the Year 2025 award for the New Product Campaign in Multiplatform category from Marketeers media. This award reflected the recognition the Bank had earned for its creative and innovative omni-channel marketing approach.

Employee competency has been enhanced through various online internal training and online certifications programs. Towards this end, Allo Bank utilized KnowBe4 as a web-based platform for conducting regular employee training sessions. One such training activity that was related to Sustainable Banking Awareness featured the attendance of all employees in August 2025. In order to build internal awareness of sustainable economics, Allo Bank conducted outreach on sustainable culture in the workplace through its Employee News system. It also conducted outreach sessions and used quizzes for employees to teach them about sustainable banking. Allo Bank has also implemented an "Employee Risk Score" as an effort to continuously raise awareness on the importance of risk management culture and employee compliance.

Furthermore, Allo Bank was able to maintain an "idA" rating with a stable outlook from PT Pemeringkat Efek Indonesia (PEFINDO). This corporate rating reflected the strong level of support the Bank has received from CT Corpora Group. It also served to demonstrate strong business synergies with the Group's ecosystem, as well as showcasing a very strong capital profile designed to meet obligations and support the Bank's future growth aspirations.

In 2024, Allo Bank successfully obtained a COBIT 2019 certification with an Information Technology Maturity Level of 4.21. This certification demonstrated Allo Bank's commitment to implementing IT governance in accordance with international standards. Allo Bank went into 2025 by continuing to maintain its maturity level in a way that reflected its consistent strengthening of IT governance and support for Sustainable Finance's Governance pillar. Thanks to its mature IT governance, Allo Bank was able to ensures that all of its technology-based business processes were managed efficiently, transparently,

mendukung digitalisasi operasional, pengurangan penggunaan sumber daya fisik (*paperless*), dan peningkatan ketahanan sistem informasi sebagai bagian dari praktik usaha yang bertanggung jawab.

Selain itu, Allo Bank juga terus mempertahankan sertifikasi ISO/IEC 27001:2022 mengenai Sistem Manajemen Keamanan Informasi (SMKI) dari CBQA Global Indonesia. Sertifikasi ini menegaskan komitmen Allo Bank dalam melindungi aset informasi sesuai dengan prinsip kerahasiaan, integritas, dan ketersediaan (*Confidentiality, Integrity, and Availability/CIA).* Penerapan keamanan informasi yang kuat menjadi bagian dari aspek *Social* dan *Governance* dalam keberlanjutan, karena memastikan perlindungan data nasabah, menjaga kepercayaan publik, serta mendorong penggunaan teknologi secara bertanggung jawab dalam ekosistem perbankan digital, Allo Bank terus melakukan pengembangan dan penyempurnaan teknologi informasi sebagai jantung operasi layanan. Melalui pencapaian ini, Allo Bank menunjukkan bahwa penerapan Rencana Aksi Keuangan Berkelanjutan tidak hanya berfokus pada pembiayaan hijau atau program sosial, tetapi juga mencakup penguatan tata kelola, keamanan informasi, serta transformasi digital berkelanjutan sebagai elemen fundamental dalam menciptakan nilai ekonomi, sosial, dan lingkungan secara seimbang.

Memenuhi prinsip tata kelola, bank menyelenggarakan *employee awareness* terkait *code of conduct* & GCG pada bulan Mei 2025, Allo Bank juga telah melaksanakan penilaian sendiri (*self assessment)* terhadap implementasi Good Corporate Governance (GCG) dengan hasil *Self Assessment* GCG Semester I /2025 adalah “Baik”.

Terkait kebijakan, Allo Bank telah melakukan pengkinian pada kebijakan penerapan keuangan berkelanjutan, dan kebijakan lain yang relevan dengan prinsip keuangan berkelanjutan. Mengenai kebijakan terbaru 2025, Allo Bank telah menyusun kebijakan internal tentang Rencana Aksi Pemulihan *(Recovery Plan)* sesuai dengan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024 terkait Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum.

Eksternal

Aktivitas yang dilakukan oleh Allo Bank dalam rangka pengembangan produk dan/atau jasa keuangan berkelanjutan yang berbasis teknologi digital adalah melakukan pengembangan produk dan jasa digital dan menambah mitra baru di 2025. Produk baru yang telah mendapatkan ijin dari regulator antara lain adalah Bank Devisa dan *Website Onboarding PayLater*.

Allo Bank juga mengembangkan sistem pembayaran dengan QRIS yaitu QRIS Tarik Tunai, Transfer dan Setor Tunai (Tuntas) & QRIS *Customer Presented Mode* (CPM). Allo Bank juga dalam tahap mengikuti proses *sandbox* QRIS *Crossborder* Tiongkok.

and in a controlled and sustainable manner. These processes included its support of operational digitalization, its reduction in the use of physical resources (going paperless), and its efforts to boost the resilience of its information systems as part of responsible business practices.

Furthermore, Allo Bank continued to maintain its ISO/IEC 27001:2022 certification for its Information Security Management System (ISMS) from CBQA Global Indonesia. This certification affirmed Allo Bank's commitment to protecting information assets in accordance with the principles of confidentiality, integrity, and availability (CIA). Strong information security implementation is part of the Social and Governance aspects of sustainability, as doing so ensures customer data protection, maintains public trust, and encourages the responsible use of technology within the digital banking ecosystem. Allo Bank also continued to develop and refine information technology as the heart of its service operations. Through these efforts, Allo Bank was able to demonstrate that the implementation of its Sustainable Finance Action Plan was not only focused on green financing or social programs, but also encompassed strengthening governance, information security, and sustainable digital transformation as fundamental elements in creating balanced economic, social, and environmental value.

In order to comply with corporate governance principles, the bank held an employee awareness campaign related to its code of conduct and GCG in May 2025. Allo Bank also conducted a self-assessment of its Good Corporate Governance (GCG) implementation, with the results of this assessment for Semester I/2025 being classified as "Good."

When it came to its policies, Allo Bank has updated its sustainable finance implementation policy and other policies relevant to sustainable finance principles. Its latest 2025 policies include Allo Bank's development of an internal policy for Recovery Action Plans in accordance with Financial Services Authority Regulation No. 5 of 2024 concerning the Determination of Supervisory Status and Handling of Commercial Bank Problems.

External

Allo Bank's list of activities for developing its sustainable financial products and/or services based on digital technology included its efforts at developing digital products and services and its adding of new partners in 2025. Its new products that have received regulatory approval include its Foreign Exchange Bank and its PayLater Onboarding Website.

Allo Bank is developing a QRIS payment system that includes QRIS Cash Withdrawal, Transfer, and Cash Deposit ("Tuntas") and QRIS Customer Presented Mode (CPM). Allo Bank is also participating in a China Crossborder QRIS sandbox process.

Pengembangan aktivitas kerjasama baru berupa layanan open API berbasis SNAP, dilakukan Allo Bank dengan PT Prismalink International, PT Nusantara Sejahtera Raya (Cinema XXI), PT Indonesia Comnets Plus (PLN ICON Plus), PT Trans Digital Media (Detik).

Allo Bank melaksanakan kewajiban pelaporan Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) versi 2, dengan ketentuan didasarkan pada 4 jenis sektor yang termasuk dalam TKBI Versi 2 ini yaitu:

1. Sektor Energi.
2. Sektor Konstruksi dan *real estate.*
3. Sektor Transportasi dan pengangkutan udara, air, dan darat.
4. Sektor Perkebunan dan Pertanian.

Nama debitur yang memenuhi kriteria keuangan berkelanjutan adalah PT Cipta Sinar Indah di mana debitur ini bergerak dalam usaha perkebunan kelapa sawit, dan masuk dalam kategori pengelolaan sumber daya alam hayati dan penggunaan lahan berkelanjutan.

Dalam hal peran Allo Bank dalam melakukan edukasi literasi dan inklusi keuangan ke pihak eksternal disampaikan melalui berbagai wadah, termasuk melalui sosial media, *podcast* secara daring; seminar/*talkshow* keuangan; serta bekerjasama dengan/institusi lain. Sejalan dengan itu, Allo Bank juga melakukan kolaborasi dengan berbagai institusi dalam menjalankan pelaksanaan Literasi Keuangan selama tahun 2025 baik secara tatap muka (luring) maupun tanpa tatap muka (daring). Beberapa hasil capaian pelaksanaan kegiatan yang telah dijalankan pada tahun 2025 di antaranya:

1. Edukasi keuangan dalam *segment* "CNBC: Money Talks" yaitu berkolaborasi dengan CNBC Indonesia;
2. Edukasi keuangan melalui sesi *podcast* bersama SWA Media;
3. Penyampaian edukasi pada Konferensi Nasional Sistem Informasi 2025 bersama Institut Teknologi Bandung (ITB);
4. Penyampaian edukasi melalui kegiatan sosialisasi bersama LM FEB Universitas Indonesia & Singapore Management University dalam acara *Asian Financial Leaders Program 2025;* dan
5. Penyampaian edukasi melalui media sosial resmi Allo Bank baik dengan diseminasi materi edukasi melalui konten milik Allo Bank maupun menampilkan konten edukasi/*campaign* yang diarahkan oleh Regulator dengan tujuan meningkatkan edukasi keuangan, meningkatkan pemahaman mengenai penggunaan produk dan/atau jasa keuangan, serta pemahaman atas pentingnya menghindari modus kejahatan keuangan secara umum maupun digital.

Allo Bank has also developed new collaborative activities in the form of SNAP-based open API services with PT Prismalink International, PT Nusantara Sejahtera Raya (Cinema XXI), PT Indonesia Comnets Plus (PLN ICON Plus), and PT Trans Digital Media (Detik).

Allo Bank has also begun implementing reporting requirements for Indonesian Taxonomy for Sustainable Finance (TKBI) Version 2, with provisions based on the four sectors that have been included in this TKBI Version 2. These provisions encompass the following sectors:

1. Energy Sector.
2. Construction and Real Estate Sector.
3. Transportation and Air, Water, and Land Transportation Sector.
4. Plantation and Agriculture Sector.

The debtor that was able to meet the proper sustainable finance criteria was PT Cipta Sinar Indah. This company operates in the palm oil plantation business and falls under the category of sustainable natural resource management and land use.

Allo Bank's role in educating external parties about financial literacy and inclusion can be seen communicated through its various channels, including social media, online podcasts, financial seminars/talk shows, and collaboration with other institutions. Towards this end, Allo Bank has also collaborated with various institutions to implement Financial Literacy throughout 2025. It carried out these endeavors both in face-to-face venues and through online means. Some of the Bank's list of activities it conducted throughout 2025 included the following:

1. Financial education during a "CNBC: Money Talks" segment that was held in collaboration with CNBC Indonesia;
2. Financial education through a podcast sessions with SWA Media;
3. Educational presentations at the 2025 National Information Systems Conference with the Bandung Institute of Technology (ITB);
4. Educational presentations through various outreach activities with the Faculty of Economics and Business (LM FEB) of the University of Indonesia and Singapore Management University during the 2025 Asian Financial Leaders Program; and
5. Educational presentations through Allo Bank's official social media channels, both through the disseminating of educational materials via Allo Bank's own content and through the featuring of educational content/campaigns as directed by state regulators. These activities were carried out with the aim of improving financial education, increasing understanding of the use of financial products and/or services, and providing understanding on the importance of avoiding financial crime in general and in digital media.

Tentang Laporan Keberlanjutan

About this Sustainability Report

Laporan Keberlanjutan ini menjadi sarana bagi PT Allo Bank Indonesia Tbk untuk menunjukkan komitmen akuntabilitas dan transparansi dalam menjalankan kegiatan usaha, termasuk dampak operasionalnya terhadap aspek ekonomi, lingkungan, dan sosial. Setiap tahun, Bank secara konsisten menerbitkan Laporan Keberlanjutan sebagai bagian yang tidak terpisahkan dari Laporan Tahunan Perusahaan.

Laporan Tahun Buku 2025 merupakan penerbitan yang keempat setelah edisi sebelumnya diterbitkan pada Maret 2025. Laporan ini memuat kinerja keberlanjutan Bank sepanjang periode 1 Januari—31 Desember 2025, yang mencakup tiga pilar utama yakni aspek ekonomi, lingkungan, dan sosial, beserta dampak yang ditimbulkan. Keselarasan pengelolaan ketiga aspek tersebut mencerminkan dukungan Bank terhadap implementasi keuangan berkelanjutan serta kontribusi pada pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDGs) di Indonesia.

Penerbitan laporan ini juga merupakan bentuk kepatuhan terhadap Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Selain itu, laporan ini disusun dengan mempertimbangkan status Bank sebagai Bank Umum Kelompok Usaha (BUKU) 3 per 1 Januari 2022, atau Kelompok Bank berdasarkan Modal Inti (KBMI) 2 sesuai Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum. Selain edisi cetak, laporan yang sama dapat diunduh di *website* resmi Bank, yaitu https://www.allobank.com/.

This Sustainability Report serves as a means for PT Allo Bank Indonesia Tbk to demonstrate its commitment to accountability and transparency in carrying out its business activities, including the impact of its operations have had on different economic, environmental, and social aspects. Each year has seen the Bank consistently publishing a Sustainability Report as an integral part of the Company's Annual Report.

This 2025 Financial Year Report marks the fourth edition, following the previous edition that was published in March 2025. This report outlines the Bank's sustainability performance for the period spanning 1 January to 31 December, 2025, and covers three main pillars: economic, environmental, and social aspects, along with their impacts. The management's alignment when it came to these three aspects serves to reflect the Bank's support for the implementation of sustainable finance and its contributions to the actualization of Indonesia's Sustainable Development Goals (SDGs).

The publication of this report is also designed to comply with Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. Furthermore, this report was prepared while taking into account the Bank's status as a Commercial Bank in Business Group (BUKU) 3 as of 1 January, 2022, or a Bank Group based on Core Capital (KBMI) 2 in accordance with Financial Services Authority Regulation No. 12/POJK.03/2021 concerning Commercial Banks. In addition to its printed edition, this same report can be downloaded from the Bank's official website, https://www.allobank.com/.

Aspek Keberlanjutan dalam Laporan
Sustainability Aspects in this Report

Laporan keberlanjutan ini menyajikan pembahasan aspek-aspek yang material, yaitu aspek-aspek yang penting dan relevan serta memiliki dampak yang signifikan bagi Bank maupun para pemangku kepentingan selama tahun 2025. Penentuan aspek material merujuk pada Lampiran II POJK No. 51/POJK.03/2017 di mana Bank termasuk dalam kategori perusahaan yang proses bisnisnya tidak berkaitan langsung dengan lingkungan hidup.

This sustainability report presents a discussion of various material aspects. Specifically, these are aspects that are important, relevant and have had a significant impact on the Bank and its stakeholders throughout 2025. The process of determining these material aspects made use of Attachment II of POJK No. 51/POJK.03/2017 as a reference. In it, the Bank was included within the category of companies whose business processes were not directly related to the environment.

Lingkup dan Batasan Pelaporan
Reporting Scope and Limitations

Laporan keberlanjutan ini mencakup aspek keberlanjutan Kantor Pusat dan dua kantor cabang Allo Bank di Indonesia.

This sustainability report covers the sustainability aspects of both Allo Bank's Head Office and its two branch offices in Indonesia.

Umpan Balik
Feedback

Bank menyediakan Lembar Umpan Balik di bagian akhir laporan ini. Usulan, umpan balik, opini dan sebagainya dari pemangku kepentingan bisa dikirimkan kepada:

Sekretaris Perusahaan

PT Allo Bank Indonesia Tbk
Menara Bank Mega Lantai 5-6,
Jalan Kapten P. Tendean No. 12-14A,
Jakarta Selatan 12790, Indonesia.

Telepon: (+62 21) 7990671, 79184705, 79182387
Email: corsec@allobank.com
Website: www.allobank.com

The Bank has a Feedback Sheet at the end of this report. Proposals, feedback, opinions, and so on from stakeholders can be sent to:

Corporate Secretary

PT Allo Bank Indonesia Tbk
Menara Bank Mega 5-6 floor,
St. Kapten P. Tendean No. 12-14A,
South Jakarta 12790, Indonesia.

Telephone: (+62 21) 7990671, 79184705, 79182387
Email: corsec@allobank.com
Website: www.allobank.com

Profil Perusahaan
Company Profile

PT Allo Bank Indonesia Tbk ("Allo Bank" atau "Bank") sebelumnya dikenal dengan nama PT Bank Arta Griya yang didirikan pada 21 Oktober 1992. Pada 18 Januari 1993, Bank berganti nama menjadi PT Bank Harda Griya dan dikenal sebagai Bank Harda. Selanjutnya, pada 10 Desember 2016, nama Bank kembali diubah menjadi PT Bank Harda Internasional (BHI). Pada tahun 2015, BHI melaksanakan Penawaran Saham Perdana (*Initial Public Offering*/IPO) kepada masyarakat. Pada Maret 2021, BHI resmi diakuisisi oleh PT Mega Corpora setelah memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK). Seiring dengan transformasi bisnis yang dilakukan, pada 30 Juni 2021, BHI secara resmi berganti nama menjadi PT Allo Bank Indonesia Tbk.

Nama Allo merupakan singkatan dari *All in One*, yang mencerminkan aspirasi Bank untuk menghadirkan pengalaman perbankan digital yang sederhana dan terintegrasi bagi nasabah (*Experience a Simple Life*). Allo Bank merupakan anak perusahaan dari CT Corp, sebuah kelompok usaha terintegrasi terkemuka di Indonesia yang bergerak di berbagai sektor antara lain layanan keuangan, media, ritel, gaya hidup, dan hiburan. Sejak peluncuran resmi (*grand launching*) pada 20 Mei 2022 hingga akhir tahun 2025, Allo Bank telah berkembang menjadi salah satu bank umum berbasis digital terkemuka di Indonesia, dengan jumlah nasabah yang telah mencapai 14 juta nasabah.

Sejak Juli 2022, Allo Bank berkantor pusat di Menara Bank Mega, Lantai 5-6, Jalan Kapten P. Tendean No. 12-14A, Jakarta Selatan 12790, Telepon: (+62 21) 7990671, 79184705, 79182387, Faksimile: (+62 21) 3841022, 3851023, *Email*: corsec@allobank.com, *Website*: www.allobank.com.

PT Allo Bank Indonesia Tbk (hereinafter referred to as "Allo Bank" or "the Bank") was previously known as PT Bank Arta Griya and was established on 21 October, 1992. On 18 January, 1993, the Bank changed its name to PT Bank Harda Griya and became known as Bank Harda. Subsequently, on 10 December, 2016, the Bank's name was changed again to PT Bank Harda Internasional (BHI). In 2015, BHI conducted an Initial Public Offering (IPO). In March 2021, BHI was officially acquired by PT Mega Corpora after obtaining approval from the Financial Services Authority (OJK). In line with its business transformation, on 30 June, 2021, BHI officially changed its name to PT Allo Bank Indonesia Tbk.

The name Allo is an abbreviation of "All in One". This abbreviation serves as a reflection of the Bank's aspiration to provide a simple and integrated digital banking experience for its customers ("Experience a Simple Life"). Allo Bank is a subsidiary of CT Corp, a leading integrated business group in Indonesia operating in various sectors, including financial services, media, retail, lifestyle, and entertainment. Since its official launch on 20 May, 2022, and its operations through to the end of 2025, Allo Bank has grown to become one of Indonesia's leading digital-based commercial banks, with a customer base of 14 million.

Since July 2022, Allo Bank has been headquartered at Menara Bank Mega, 5th-6th Floor, Jalan Kapten P. Tendean No. 12-14A, South Jakarta 12790. Telephone: (+62 21) 7990671, 79184705, 79182387, Fax.: (+62 21) 3841022, 3851023, Email: corsec@allobank.com, Website: www.allobank.com.

Per 31 Desember 2025, Bank memiliki 1 Kantor Pusat, 2 Kantor Cabang dan tidak memiliki Kantor Cabang Pembantu, maupun Kantor Kas. Adapun Kantor Cabang Bank beralamat di: **[OJK C.2]**

1. Menara Bank Mega, Jl. Kapten Tendean No. 12-14A, Mampang Prapatan, Jakarta Selatan 12790; dan
2. Indofood Tower, Jl. Jendral Sudirman No. 76-78, Setiabudi, Jakarta Selatan 10250.

Sesuai dengan Pasal 3 Anggaran Dasar terakhir tahun 2023, maksud dan tujuan Bank adalah menjalankan kegiatan usaha di bidang perbankan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, serta mengoptimalkan pemanfaatan sumber daya yang dimiliki untuk menghasilkan produk dan/atau jasa perbankan yang bermutu tinggi dan berdaya saing guna memperoleh keuntungan dan meningkatkan nilai Bank dengan tetap menerapkan prinsip-prinsip Perseroan Terbatas. **[OJK C.4]**

Allo Bank merupakan Perseroan Terbatas yang bergerak di bidang perbankan umum berbasis layanan digital dengan cakupan produk dan jasa perbankan yang terbagi ke dalam dua segmen utama yaitu *Wholesale Banking* dan *Retail Banking*. Sesuai dengan Anggaran Dasar terakhir, Bank menyediakan berbagai produk dan layanan perbankan yang mendukung kebutuhan nasabah sebagai berikut: **[OJK C.4]**

1. Giro;
2. Tabungan;
3. Deposito;
4. Kredit/pembiayaan baik untuk segmen *Wholesale* maupun *Retail;* dan
5. Layanan termasuk transfer, pembayaran tagihan, *top up*, Rekening Dana Nasabah (RDN), *Virtual Account,* dan *Virtual Debit Card*.

As of 31 December, 2025, the Bank has had one Head Office, two Branch Offices, and no Sub-Branch Offices or Cash Offices. The Bank's Branch Offices are located at: **[OJK C.2]**

1. Bank Mega Tower, Jl. Kapten Tendean No. 12-14A, Mampang Prapatan, South Jakarta 12790; and
2. Indofood Tower, Jl. Jendral Sudirman No. 76-78, Setiabudi, South Jakarta 10250.

In accordance with Article 3 of the latest Articles of Association for 2023, the Bank's purpose and objective are to conduct banking business activities in accordance with applicable laws and regulations, and to optimize the utilization of its resources to produce high-quality and competitive banking products and/or services in order to generate profits and increase the Bank's value while adhering to the principles of a Limited Liability Company. **[OJK C.4]**

Allo Bank is a Limited Liability Company engaged in digital-based general banking, with a range of banking products and services divided into two main segments: Wholesale Banking and Retail Banking. In accordance with its latest Articles of Association, the Bank provides various banking products and services to support customer needs. These products and services are as follows: **[OJK C.4]**

1. Current Accounts;
2. Savings;
3. Deposits;
4. Credit/financing for both the Wholesale and Retail segments; and
5. Services, including transfers, bill payments, top-ups, Customer Fund Accounts (RDN), Virtual Accounts, and Virtual Debit Cards.

Visi, Misi, dan Nilai-Nilai Bank
Bank Vision, Mission, and Values [OJK C.1]

Visi:

Menjadi bank umum berbasis digital terbaik melalui aplikasi *All in One* dengan memanfaatkan ekosistem untuk memberikan nilai tambah yang sebesar-besarnya bagi bangsa.

Misi:

Menyediakan produk dan layanan perbankan digital inovatif terintegrasi dengan ekosistem yang memberikan solusi dan *seamless customer experience* bagi nasabah serta memberikan nilai tambah yang tinggi kepada seluruh pemangku kepentingan.

Vision:

To become the best digital-based general bank through an All-in-One application by leveraging the ecosystem to provide maximum added value to the nation.

Mission:

To provide innovative digital banking products and services that are integrated with an ecosystem that provides both solutions and a seamless customer experience for customers, as well as deliver high added value to all stakeholders.

Review Visi dan Misi oleh Manajemen

Visi dan Misi Bank ditetapkan dan diberlakukan melalui kajian secara berkala untuk memastikan relevansinya dengan perkembangan lingkungan bisnis Bank. Pernyataan terkait Visi dan Misi Bank telah mendapatkan persetujuan bersama dari Dewan Komisaris dan Direksi. Hingga saat ini, Dewan Komisaris dan Direksi menilai bahwa pencapaian Visi dan Misi Bank masih relevan dengan perkembangan dan kondisi lingkungan bisnis tahun 2025 serta arah dan tujuan bisnis Bank.

Vision and Mission Review by Management

The Bank's Vision and Mission have been established and implemented through periodic reviews to ensure their relevance to the Bank's evolving business environment. The Bank's Vision and Mission statements have both received joint approval from the Board of Commissioners and the Board of Directors. To date, the Board of Commissioners and the Board of Directors remain of the assessment that the achievement of the Bank's Vision and Mission remains relevant aims in relation to the developments and conditions of the Bank's business environment in 2025, as well as the Bank's business direction and objectives.

Nilai-Nilai Perusahaan

Data-driven:
Kami mengambil keputusan dan memecahkan masalah berdasarkan data dan informasi yang kredibel;

Impact:
Kami memberikan solusi dan dampak positif kepada semua *stakeholders*;

Growth:
Kami terus menerus tumbuh dan berkembang secara berkesinambungan untuk masa depan yang lebih baik;

In harmony:
Kami bekerjasama dengan semua pihak secara harmonis yang berorientasi pada hasil;

Transparency:
Kami berperilaku jujur dan transparan dalam segala aspek pekerjaan;

Agility:
Kami tangkas beradaptasi terhadap semua perubahan yang terjadi;

Learning:
Kami terus belajar, berbagi dan menerapkan pengetahuan dan keterampilan baru untuk mengembangkan kompetensi diri.

Company Values

Data-driven:
We make decisions and solve problems based on credible data and information;

Impact:
We provide solutions and positive impacts to all stakeholders;

Growth:
We continuously grow and develop sustainably for a better future;

In harmony:
We collaborate harmoniously with all parties, focusing on results;

Transparency:
We behave honestly and transparently in all aspects of our work;

Agility:
We adapt quickly to all changes;

Learning:
We continuously learn, share, and apply new knowledge and skills to develop our competencies.

Skala Usaha
Business Scale [OJK C.3]

Uraian Description	Satuan Unit	2025	2024	2023
Jumlah Pegawai Tetap dan Kontrak (tidak termasuk *outsource*) Number of Full-Time and Contract Workers (not including outsourced labor)	Orang People	538	475	380
Pendapatan Operasional-Neto Net Operating Income	Jutaan Rupiah Millions of Rupiah	1.961.863	1.446.728	1.159.330
Pendapatan Bunga Bersih Net Interest Income	Jutaan Rupiah Millions of Rupiah	1.436.668	1.117.502	1.036.755
Pendapatan Operasional Lainnya Other Operating Income	Jutaan Rupiah Millions of Rupiah	525.195	329.226	122.575
Biaya kerugian Penurunan Nilai Aset Keuangan Cost of Allowance for Impairment Losses	Jutaan Rupiah Millions of Rupiah	(413.360)	(113.880)	(47.942)
Biaya Operasional Operating Expenses	Jutaan Rupiah Millions of Rupiah	(799.401)	(734.025)	(535.827)
Pendapatan Bunga Interest Income	Jutaan Rupiah Millions of Rupiah	1.864.085	1.486.931	1.328.943
Beban Bunga Interest Expenses	Jutaan Rupiah Millions of Rupiah	(423.267)	(369.429)	(292.188)
Pendapatan Bunga Bersih Net Interest Income	Jutaan Rupiah Millions of Rupiah	1.436.668	1.117.502	1.036.755
Pendapatan Non-Operasional Bersih Non-Operating Income — Net	Jutaan Rupiah Millions of Rupiah	(13.217)	127	(287)
Laba (Rugi) Sebelum Pajak Income (Loss) Before Tax Expenses	Jutaan Rupiah Millions of Rupiah	735.885	598.950	575.274
Laba (Rugi) Tahun Berjalan Income (Loss) for the Current Year	Jutaan Rupiah Millions of Rupiah	574.261	467.106	444.566
Jumlah Liabilitas Total Liabilities	Jutaan Rupiah Millions of Rupiah	10.961.135	6.718.277	5.865.359
Jumlah Ekuitas Total Equity	Jutaan Rupiah Millions of Rupiah	7.508.938	7.265.737	6.885.076
Jumlah Aset Total Assets	Jutaan Rupiah Millions of Rupiah	18.470.073	13.984.014	12.750.435
Wilayah Operasi Operational Areas	Kantor beroperasi Operational Offices	• 1 Kantor Pusat • 2 Kantor Cabang • 1 Head Office • 2 Branch Offices	• 1 Kantor Pusat • 2 Kantor Cabang • 1 Head Office • 2 Branch Offices	• 1 Kantor Pusat • 2 Kantor Cabang • 1 Head Office • 2 Branch Offices

Per 31 Desember 2025, Bank memiliki karyawan sebanyak 538 orang, bertambah dibandingkan tahun 2024 dengan karyawan sebanyak 475 orang. Pembagian karyawan berdasarkan jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan disampaikan selengkapnya di Bab Profil Laporan Tahunan Bank. **[OJK C.3]**

As of 31 December, 2025, the Bank had 538 employees. This marked an increase compared to its 475 employees in 2024. Employee breakdowns by gender, position, age, education, and employment status are all fully disclosed in the Profile Chapter of the Bank's Annual Report. **[OJK C.3]**

Perubahan Signifikan pada Bank
Significant Changes at the Bank [OJK C.6]

Selama tahun 2025, Allo Bank terus memperluas jangkauan layanan dengan berupaya menjalin kemitraan strategis dengan berbagai ekosistem terkemuka melalui penerapan model *Open Banking* dalam upaya mengembangkan ekosistem digital dan meningkatkan nilai layanan finansial yang disediakan oleh Bank secara *contextual*, terutama untuk sektor-sektor yang dekat dengan aspek-aspek kehidupan nasabah. Melalui kerja sama tersebut, Bank berkeyakinan mampu meningkatkan bisnis secara berkelanjutan serta terus berkontribusi pada perekonomian nasional.

Selain itu, Allo Bank memimpin pinjaman sindikasi senilai Rp3,7 triliun, bersama dengan PT Bank Mega Tbk, kepada PT SKPlasma Core Indonesia, perusahaan patungan antara SK Plasma, bagian dari SK Group Korea, dan Indonesia Investment Authority ("INA"), yang bergerak di bidang manufaktur Produk Obat Derivat Plasma (PODP), dalam rangka mendukung pembangunan pabrik produk fraksionasi plasma darah pertama di Indonesia. Melalui kerja sama tersebut, Bank berkeyakinan mampu meningkatkan bisnis secara berkelanjutan serta terus berkontribusi pada perekonomian nasional.

Throughout 2025, Allo Bank continued to expand its service reach by working to establish strategic partnerships with various leading ecosystems throughout its Open Banking model implementation process. The Bank designed this effort as a means for it to develop a digital ecosystem that could enhance its financial service value in a contextual manner, particularly for sectors closely related to the lives of its customers. The Bank is confident that this collaboration can enable it to sustainably grow its business and continue to contribute to the national economy.

In addition, Allo Bank led a syndicated loan amounting to IDR3.7 trillion, together with PT Bank Mega Tbk, to PT SKPlasma Core Indonesia, a joint venture between SK Plasma, part of SK Group Korea, and the Indonesia Investment Authority ("INA"). The company operates in the manufacturing of Plasma-Derived Medicinal Products (PDMP), in support of the development of Indonesia's first blood plasma fractionation facility. Through this partnership, the Bank became more confident in its ability to sustainably grow its business and to continue contributing to the national economy.

Keanggotaan pada Asosiasi
Memberships in Associations [OJK C.5]

Bank bergabung dengan berbagai asosiasi dan perhimpunan yang memiliki kesamaan bidang usaha untuk mengikuti perkembangan isu-isu terkini, sekaligus berkontribusi melalui pemberian masukan dan saran guna mendorong kemajuan bersama. Adapun asosiasi dan perhimpunan yang diikuti Bank sepanjang tahun 2025 adalah sebagai berikut:

The Bank has joined together with various associations and societies in similar business fields to stay abreast of current issues and has also contribute through input and suggestions to foster mutual progress. The associations and societies the Bank took part in throughout 2025 encompass the following:

Nama Name	**Status (Anggota, Pengurus)** Status (Member, Management)	**Skala (Lokal, Nasional, Regional, Internasional)** Scale (Local, National, Regional, International
Perhimpunan Bank Swasta Nasional (Perbanas) National Private Banks Association (Perbanas)	Anggota Member	Nasional National
Asosiasi Sistem Pembayaran Indonesia (ASPI) Indonesian Payment System Association (ASPI)	Anggota Member	Nasional National
Forum Komunikasi Direktur Kepatuhan Perbankan FKDKP) Communication Forum of Banking Compliance Directors (FKDKP)	Anggota Member	Nasional National
Lembaga Alternatif Penyelesaian Sengketa (LAPS) SJK Alternative Dispute Resolution Institution (LAPS) SJK	Anggota Member	Nasional National
Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association	Anggota Member	Nasional National

Tata Kelola Berkelanjutan

Sustainable Governance



Tata kelola Perusahaan yang Baik (*Good Corporate Governance*) merupakan fondasi penting dalam industri perbankan Indonesia, khususnya bagi bank digital seperti Allo Bank. Penerapan tata kelola secara menyeluruh tidak hanya memperkuat daya saing Bank di tengah dinamika industri yang semakin kompetitif, tetapi juga menjadi prasyarat bagi keberlanjutan usaha jangka panjang serta peningkatan kepercayaan para pemangku kepentingan. Dalam konteks operasional berbasis teknologi digital yang berkembang pesat, tata kelola yang kuat menjadi semakin esensial untuk memastikan pemanfaatan teknologi yang inovatif dan aman, pengelolaan risiko yang efektif, serta perlindungan data dan informasi nasabah secara optimal.

Good Corporate Governance represents a a crucial foundation in the Indonesian banking industry, especially for digital banks like Allo Bank. The comprehensive implementation of good corporate governance not only helsp to strengthens the Bank's competitiveness in the midst of increasingly competitive industry dynamics, it also is a prerequisite for long-term business sustainability and increased stakeholder trust. In the context of rapidly evolving digital technology-based operations, strong governance has become increasingly essential for ensuring the use of innovative and secure technology, effective risk management, and optimal protection of customer data and information.

Sejalan dengan perkembangan industri perbankan nasional dan sebagai upaya memperkuat penerapan tata kelola pada bank, Otoritas Jasa Keuangan (OJK) telah menerbitkan Peraturan Otoritas Jasa Keuangan (POJK) No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum (POJK Tata Kelola). Peraturan ini merupakan tindak lanjut dari amanat Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.

Berdasarkan ketentuan tersebut, tata kelola yang baik pada bank didefinisikan sebagai struktur, proses, dan mekanisme pengelolaan bank yang diarahkan untuk penyelenggaraan kegiatan usaha secara *prudent* dengan memperhatikan kepentingan seluruh pemangku kepentingan, menciptakan dan mengoptimalkan nilai perusahaan secara berkelanjutan, serta berlandaskan pada peraturan perundang-undangan, standar, nilai etika, prinsip, dan praktik yang berlaku umum.

Sebagai bagian dari industri perbankan nasional, Allo Bank berkomitmen penuh untuk menerapkan tata kelola yang baik sebagaimana diatur dalam POJK Tata Kelola. Komitmen tersebut diwujudkan melalui penerapan prinsip-prinsip tata kelola yaitu keterbukaan (*transparency*), akuntabilitas (*accountability*), tanggung jawab (*responsibility*), independensi (*independency*), serta kewajaran dan kesetaraan (*fairness and equity*). Penerapan prinsip-prinsip tersebut dilakukan secara konsisten dan terintegrasi di seluruh tingkatan organisasi guna memastikan efektivitas tata kelola dan pencapaian kinerja Bank yang berkelanjutan.

In line with the development of the national banking industry and as part of an effort to strengthen governance implementation in banks, the Financial Services Authority (OJK) has issued Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks (POJK Tata Kelola). This regulation follows up on the mandate of Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector.

In accordance with its provisions, good governance in a bank is defined as the structure, processes, and mechanisms of bank management directed at conducting business activities prudently while taking into account the interests of all stakeholders, and while creating and optimizing company value in a sustainable manner in ways that are based on laws and regulations, standards, ethical values, principles, and generally-accepted practices.

As part of the national banking industry, Allo Bank is fully committed to implementing good governance as stipulated in the Financial Services Authority Regulation (POJK) on Governance. This commitment is realized through the application of governance principles, namely transparency, accountability, responsibility, independence, and fairness and equity. The implementation of these principles is carried out consistently and in an integrated manner at all levels of the organization to ensure the effectiveness of governance and the achievement of sustainable Bank performance.

Penanggung Jawab Penerapan Keuangan Berkelanjutan di Allo Bank
Person Responsible for Sustainable Finance Implementation at Allo Bank

Allo Bank meyakini bahwa penerapan keuangan berkelanjutan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik (POJK Keuangan Berkelanjutan) berkontribusi signifikan dalam memperkuat tujuan, fungsi, dan peran Bank sebagai lembaga pembiayaan. Penerapan keuangan berkelanjutan tersebut dipandang sebagai bagian integral dari upaya Bank dalam menciptakan nilai jangka panjang yang berkelanjutan.

Dalam rangka mengukuhkan implementasi keuangan berkelanjutan, Allo Bank melakukan sejumlah penyesuaian terhadap penerapan Tata Kelola Perusahaan yang Baik dengan mengintegrasikan aspek lingkungan (*environmental*), sosial (*social*), dan tata kelola (*governance)* atau ESG. Penyesuaian tata kelola tersebut di antaranya mencakup pengaturan penanggung jawab penerapan keuangan berkelanjutan sebagaimana diatur dalam Lampiran II POJK Keuangan

Allo Bank believes that the implementation of sustainable finance -- as stipulated in Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (POJK on Sustainable Finance) -- significantly strengthens the Bank's objectives, functions, and role as a financing institution. The Bank's implementation of sustainable finance is considered an integral part of its efforts to create sustainable long-term value.

To strengthen its implementation of sustainable finance, Allo Bank has made several adjustments to its Good Corporate Governance (GCG) by integrating various environmental, social, and governance (ESG) aspects. These governance adjustments include the regulation of those responsible for implementing sustainable finance, as stipulated in Appendix II of the POJK on Sustainable Finance. This appendix regulates the duties and responsibilities of Board of Directors and Board of

Berkelanjutan. Lampiran tersebut mengatur antara lain tugas dan tanggung jawab anggota Direksi dan Dewan Komisaris, pegawai, pejabat, dan/atau unit kerja yang ditetapkan sebagai penanggung jawab penerapan keuangan berkelanjutan.

Di Allo Bank, penerapan keuangan berkelanjutan secara umum berada di bawah tanggung jawab Presiden Direktur selaku pimpinan tertinggi Bank. Namun demikian, dalam pelaksanaannya, penerapan keuangan berkelanjutan melibatkan hampir seluruh pimpinan divisi di lingkungan Bank antara lain Sekretaris Perusahaan, *Funding*, Kredit, HRD, *Finance, Procurement & Business Planning*, serta Manajemen Risiko dan Kepatuhan. Keterlibatan lintas fungsi ini mencerminkan komitmen Bank untuk mengintegrasikan prinsip keuangan berkelanjutan ke dalam seluruh aktivitas dan proses bisnis Bank. **[OJK E.1]**

Untuk memperkuat tata kelola yang mengedepankan prinsip ESG sekaligus menyelaraskannya dengan Rencana Aksi Keuangan Berkelanjutan (RAKB), Allo Bank melakukan tiga penyesuaian kebijakan dalam aspek manajemen risiko dan penerapan Tata Kelola Perusahaan yang Baik sebagai berikut:

1. Melakukan pembaruan kebijakan perkreditan Bank terkait pengaturan pemberian kredit yang perlu dihindari dengan mempertimbangkan dampak aktivitas usaha yang dihasilkan dari calon debitur terhadap keberlangsungan lingkungan hidup dan dampak negatif terhadap sosial.
2. Melakukan pembaruan terhadap *Standard Operating Procedure* (SOP) kredit terkait penerapan Keuangan Berkelanjutan; dan
3. Melakukan sosialisasi dan peningkatan kesadaran terhadap pemahaman keuangan berkelanjutan. Untuk meminimalisasi risiko dalam penerapan ESG, Allo Bank telah mencanangkan target penyesuaian dan pembaruan kebijakan perkreditan Bank, SOP kredit, serta meningkatkan kesadaran atas keuangan berkelanjutan dalam analisis industri dan akan meningkatkan kepercayaan pemangku kepentingan dan mendukung pembangunan berkelanjutan.

Commissioners members, of employees, officials, and/or work units designated as responsible for implementing sustainable finance, among other things.

At Allo Bank, the implementation of sustainable finance is generally under the responsibility of the President Director, as the Bank's highest leader. However, in its implementation, sustainable finance involves almost all divisional leaders within the Bank, including the Corporate Secretary, Funding, Credit, HRD, Finance, Procurement & Business Planning, and Risk Management and Compliance. This cross-functional involvement reflects the Bank's commitment to integrating sustainable finance principles into all of its activities and business processes. **[OJK E.1]**

To strengthen governance that prioritizes ESG principles while aligning them with the Bank's Sustainable Finance Action Plan (RAKB), Allo Bank has made the following three policy adjustments in risk management and the implementation of Good Corporate Governance:

1. Updated the Bank's credit policy regarding credit provisions that should be avoided, taking into account the impact of prospective borrowers' business activities on environmental sustainability and negative social impacts.
2. Updated the Bank's credit Standard Operating Procedure (SOP) related to the implementation of Sustainable Finance; and
3. Conducted outreach and raising awareness when it came to sustainable finance. To minimize risks in ESG implementation, Allo Bank has set targets for adjusting and updating its credit policies and credit SOPs, as well as increasing awareness of sustainable finance in industry analysis. This will enhance stakeholder trust and support sustainable development.

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan
Competency Development Related to Sustainable Finance

Allo Bank memberikan kesempatan seluas-luasnya kepada Dewan Komisaris, Direksi, Sekretaris Perusahaan, serta seluruh pimpinan divisi untuk mengikuti program pengembangan kompetensi yang berkaitan dengan penerapan keuangan berkelanjutan. Bank meyakini bahwa pengembangan kompetensi tersebut memiliki peran penting dalam mendukung efektivitas implementasi keuangan berkelanjutan, baik pada tahun pelaporan maupun pada tahun-tahun berikutnya. Rincian kegiatan pengembangan kompetensi terkait keuangan berkelanjutan yang dilaksanakan sepanjang tahun 2025 disajikan dalam tabel berikut: **[OJK E.2]**

Allo Bank provides ample opportunity for the Board of Commissioners, Board of Directors, Corporate Secretary, and all division leaders to participate in competency development programs related to the implementation of sustainable finance. The Bank believes that this competency development plays a crucial role in supporting the effective implementation of sustainable finance, and affects both the reporting year and any subsequent years. Details of the Bank's competency development activities related to sustainable finance that it has implemented throughout 2025 have been presented in the following table: **[OJK E.2]**

Tabel Pengembangan Kompetensi Terkait Keuangan Berkelanjutan Tahun 2025
Table of Competency Development Related to Sustainable Finance in 2025

Nama Name	Jabatan/Posisi Office/Position	Tanggal Date	Institusi Penyelenggara Hosting Institution	Topik Topic
Dewan Komisaris Board of Commissioners				
Aviliani	Komisaris Utama President Commissioner	13 Februari 2025 13 February, 2025	Banker Association for Risk Management (BARA)	Refreshment Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6 Refreshment
Rosmaya	Komisaris Independen Independent Commissioner	13 Februari 2025 13 February, 2025	Banker Association for Risk Management (BARA)	Refreshment Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6 Refreshment
Ali Gunawan	Komisaris Commissioner	13 Februari 2025 13 February, 2025	Banker Association for Risk Management (BARA)	Refreshment Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6 Refreshment
Direksi Board of Directors				
Ari Yanuanto Asah	Plt. Direktur Utama; Direktur Keuangan, Operasional & Human Capital Plt. Direktur Utama; Direktur Keuangan, Operasional & Human Capital	13 Februari 2025 13 February, 2025	Banker Association for Risk Management (BARA)	Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7 Refreshment
		24 Maret 2025 24 March, 2025	Allo Bank	Sharing Session Core Values Allo Bank
		23 Mei 2025 23 May, 2025	LPP RMG	Internal Control Over Financial Reporting
		12 September 2025 12 September, 2025	Bank Indonesia	FGD BI Penataan Struktur Industri SP BI Focus Group Discussion on the Structural Restructuring of the SP Industry
		20 September 2025 20 September, 2025	Artajasa	Members Meeting & ATM Bersama Awards 2025 Bersama *Infobank* *Members Meeting & ATM Bersama Awards 2025 with Infobank*
		18 November 2025 18 November, 2025	OJK & IDX	CEO Networking 2025 Managing Global Trade and Empowering Business Strategy
		19 Desember 2025 19 December, 2025	OJK	Sosialisasi Sharing Roadmap Perbankan Digital by OJK Dissemination of the Digital Banking Roadmap by OJK
Sajal Bhatnagar	Direktur Digital Digital Director	13 Februari 2025 13 February, 2025	Banker Association for Risk Management (BARA)	Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7 Refreshment
		24 Maret 2025 24 March, 2025	Allo Bank	Sharing Session Core Values Allo Bank
Ganda Raharja Rusli	Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	13 Februari 2025 13 February, 2025	Banker Association for Risk Management (BARA)	Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7 Refreshment
		13 Februari 2025 13 February, 2025	Allo Bank	Sharing Session with Responsible Person
		20 Februari 2025 20 February, 2025	Allo Bank	Risk Management Forum Q1 2025
		26 Februari 2025 26 February, 2025	PPATK	Pertemuan Koordinasi Tahunan PPATK Tahun 2025 PPATK Annual Coordination Meeting 2025
		03 Juli 2025 3 July, 2025	Allo Bank	Webinar Agentic AI in Finance A New Era of Autonomous Decision Making
		14 Agustus 2025 14 August, 2025	FKDKP	Pembekalan Sertifikasi APU PPT dan PPPSPM AML, CFT, and PPPSPM Certification Briefing
		19 Agustus 2025 19 August, 2025	Satgas PASTI	Launching Kampanye Nasional Berantas Scam dan Aktivitas Keuangan Ilegal Launching of the National Campaign to Eradicate Scams and Illegal Financial Activities
		19 Agustus 2025 19 August, 2025	OJK	Risk And Governance Summit (RGR) Tahun 2025

Nama Name	Jabatan/Posisi Office/Position	Tanggal Date	Institusi Penyelenggara Hosting Institution	Topik Topic
		24 Oktober 2025 24 October, 2025	LSPP	Uji Sertifikasi APU PPT & PPPSPM (Anti Pencucian Uang, Pencegahan Pendanaan Terorisme & Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal) Jenjang 7 Direksi AML, CFT & PPPSPM (Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation of Weapons of Mass Destruction) Certification Test for Level 7 Directors
		6 November 2025 6 November, 2025	FKDKP	Pembekalan Sertifikasi Kepatuhan Compliance Certification Briefing
		27 November 2025 27 November, 2025	PPATK	Diseminasi Hasil Penilaian FIR on ML/TF (Financial Integrity Rating on Money Laundering and Terrorism Financing) Tahun 2025 Dissemination of Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR/TF) Assessment Results in 2025
		19 Desember 2025 19 December, 2025	OJK	Sosialisasi Sharing Roadmap Perbankan Digital by OJK Dissemination of the Digital Banking Roadmap by the Financial Services Authority (OJK)
		30 Desember 2025 30 December, 2025	IDX	Acara Penutupan Perdagangan PT Bursa Efek Indonesia (BEI) Tahun 2025 dan Pembukaan Perdagangan BEI Tahun 2026 Closing of Trading Ceremony at the Indonesia Stock Exchange (IDX) in 2025 and Opening of Trading at the IDX in 2026
Komite di bawah Dewan Komisaris Committees under the Board of Commissioners				
Siswandi Pujo Sasongko	Anggota Komite Audit, dan anggota Komite Pemantau Risiko Member of the Audit Committee and member of the Risk Monitoring Committee	28 Agustus 2025 28 August, 2025	Banker Association for Risk Management (BARA)	Refreshment Manajemen Risiko Jenjang 7 - Komite Level 7 Risk Management Refreshment - Committee
Lista Irna	Anggota Komite Audit, dan anggota Komite Pemantau Risiko Member of the Audit Committee and member of the Risk Monitoring Committee	10 November 2025 10 November, 2025	Banker Association for Risk Management (BARA)	Refreshment Manajemen Risiko Jenjang 7 - Komite Level 7 Risk Management Refreshment - Committee
Netty Delima	Anggota Komite Remunerasi dan Nominasi Member of Remuneration and Nomination Committee	4 Februari 2025 February 4, 2025	Sosialisasi Launching Lembaga Sertifikasi Profesi (LSP) Sistem Pembayaran Indonesia Dissemination of the Launch of the Indonesian Payment System Professional Certification Institute (LSP)	Asosiasi Sistem Pembayaran Indonesia Indonesian Payment System Association
		5 Maret 2025 March 5, 2025	Sosialisasi Program JSHK Dissemination of the JSHK Program	Disnakertrans DKI Jakarta Jakarta Manpower and Transmigration Office
		24 Maret 2025 March 24, 2025	Sharing Session Core Values Allo Bank	Allo Bank
		30 April 2025 April 30, 2025	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification Refreshment	RDS Consultant
		14 Agustus 2025 August 14, 2025	Sharing Session Work Smarter Transforming Productivity With AI	Allo Bank

Nama Name	Jabatan/Posisi Office/Position	Tanggal Date	Institusi Penyelenggara Hosting Institution	Topik Topic
		30 Oktober 2025 October 30, 2025	Indonesia Banking Innovation Conclave	FKDOP
		3 Desember 2025 December 3, 2025	3P Compensation	Mercer
Willyardo Halim Partahi Napitupulu	Pejabat Pelaksana Tugas (Plt.) Kepala Divisi Audit Internal Acting Head of the Internal Audit Division	24 Maret 2025 24 March, 2025	Allo Bank	Sharing Session Core Values Allo Bank
		30 April 2025 30 April, 2025	RDS Consultant	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification Refreshment
		22 Juli 2025 22 July, 2025	Speak Up Academy	Character Building Batch 4
		8 Oktober 2025 8 October, 2025	IAIB	Training Auditing Treasury Business
Sekretaris Perusahaan Corporate Secretary				
Stacey Aryadi Suryoputro	Head, Sekretaris Perusahaan dan PMO Head, Corporate Secretary, and PMO	6 Februari 2025 6 February, 2025	OJK	Sosialisasi POJK No. 45 Tahun 2024 tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik Dissemination of POJK No. Law No. 45 of 2024 concerning the Development and Strengthening of Issuers and Public Companies
		20 Februari 2025 20 February, 2025	RDS Consultant	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification Refreshment
		24 Maret 2025 24 March, 2025	Allo Bank	Sharing Session Core Values Allo Bank
		14 Agustus 2025 14 August, 2025	Allo Bank	Sharing Session Work Smarter Transforming Productivity with AI
		3 September 2025 3 September, 2025	PERBANAS	Sosialisasi Bulan Inklusi Keuangan 2025 2025 Financial Inclusion Month Socialization
		25 September 2025 25 September, 2025	IDX Indonesia	Introductory to Investor Relations
		25 September 2025 25 September, 2025	OJK	OJK Peduli Cerdas (Capacity Building Edukasi dan Literasi Keuangan Duta Se-Indonesia) OJK Smart Cares (Capacity Building, Education and Financial Literacy for Ambassadors Throughout Indonesia)
		17 November 2025 17 November, 2025	IDX	Orange Forum 2025 Kerja Sama PT Bursa Efek Indonesia dengan Impact Investment Exchange Pte. Ltd. (IIX) Orange Forum 2025: Collaboration between the Indonesia Stock Exchange and Impact Investment Exchange Pte. Ltd. (IIX)

* Bank telah melaksanakan Rapat Umum Pemegang Saham Luar Biasa pada 9 Oktober 2025 dimana pemegang saham Bank telah menyetujui dan menerima pengunduran diri Bapak Indra Utoyo selaku Direktur Utama Bank terhitung sejak tanggal 10 Juli 2025. Sehubungan dengan kekosongan jabatan Direktur Utama, Bank telah menunjuk Bapak Ari Yanuanto Asah sebagai Plt. Direktur Utama sesuai dengan Surat Keputusan Allo Bank No. 090/DIRAB/25 tertanggal 10 Oktober 2025 tentang Penetapan Direktur Bidang.

* The Bank held an Extraordinary General Meeting of Shareholders on 9 October, 2025, during which the Bank's shareholders approved and accepted the resignation of Mr. Indra Utoyo as President Director of the Bank effective 10 July, 2025. Due to the vacant position of President Director, the Bank then appointed Mr. Ari Yanuanto Asah as Acting President Director in accordance with Allo Bank Decree No. 090/DIRAB/25 dated 10 October, 2025, concerning the Appointment of Division Directors.

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan
Risk Assessment of Sustainable Finance Implementation [OJK E.3]

Allo Bank menerapkan tata kelola keberlanjutan sebagai bagian yang tidak terpisahkan dari penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/GCG). Komitmen ini diwujudkan melalui peran aktif Direksi dan Dewan Komisaris, termasuk dukungan komite-komite di bawah Dewan Komisaris, dalam mengarahkan dan mengawasi integrasi aspek ekonomi, lingkungan hidup, dan sosial ke dalam strategi bisnis, kebijakan internal, serta proses pengambilan keputusan Bank. Penerapan tata kelola keberlanjutan juga didukung oleh koordinasi lintas fungsi, khususnya Komite Manajemen Risiko dan unit kerja terkait lainnya, guna memastikan keselarasan dengan ketentuan Otoritas Jasa Keuangan (OJK) dan prinsip kehati-hatian perbankan.

Sejalan dengan hal tersebut, Bank secara berkala melakukan penilaian risiko atas penerapan keuangan berkelanjutan yang terintegrasi dalam kerangka manajemen risiko perusahaan. Penilaian risiko mencakup identifikasi, pengukuran, pemantauan, dan pengendalian risiko lingkungan, sosial, dan tata kelola (*Environmental, Social, and Governance*/ESG) yang melekat pada kegiatan operasional maupun portofolio pembiayaan. Risiko-risiko yang dinilai mencakup risiko kredit, risiko pasar, risiko likuiditas, dan risiko operasional, serta risiko terkait perubahan iklim yang berpotensi mempengaruhi kinerja usaha debitur dan kemampuan debitur dalam memenuhi kewajiban pembayaran kepada Bank. Hasil penilaian risiko tersebut dilaporkan kepada manajemen dan menjadi dasar dalam penyempurnaan kebijakan, penetapan langkah mitigasi risiko, serta penguatan pengawasan oleh Direksi dan Dewan Komisaris. Dengan pendekatan ini, Bank berupaya menjaga keberlanjutan usaha, meningkatkan ketahanan bisnis jangka panjang, serta berkontribusi pada pertumbuhan ekonomi yang berkelanjutan dan bertanggung jawab.

Dalam rangka mencapai pengelolaan risiko yang optimal, Allo Bank menerapkan manajemen risiko dengan mengacu pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Kerangka kerja manajemen risiko Bank menetapkan pendekatan pengelolaan risiko dan kerangka pengendalian yang dirancang untuk mendapatkan keseimbangan antara tingkat risiko (*risk*) dengan tingkat pendapatan (*return*).

Allo Bank mengimplementasikan kerangka kerja manajemen risiko melalui penetapan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) untuk setiap jenis risiko. Selain itu, Bank menyusun dan menerapkan kebijakan

Allo Bank performs sustainability governance as an integral part of its Good Corporate Governance (GCG) implementation. This commitment can be seen realized through the active role of Allo Bank's Board of Directors and Board of Commissioners, including the support of committees under the Board of Commissioners, in directing and overseeing the integration of economic, environmental, and social aspects into the Bank's business strategy, internal policies, and decision-making processes. This implementation of sustainability governance is also supported by cross-functional coordination, particularly with the Risk Management Committee and other relevant work units, to ensure alignment with Financial Services Authority (OJK) regulations and prudential banking principles.

In line with this, the Bank periodically conducts risk assessments of its sustainable finance implementation that is integrated within the Company's risk management framework. The risk assessment includes the identification, measurement, monitoring, and control of Environmental, Social, and Governance (ESG) risks inherent in the Bank's operational activities and financing portfolio. The risks assessed include credit risk, market risk, liquidity risk, operational risk, and climate change-related risks that could potentially impact a debtor's business performance and ability to meet payment obligations to the Bank. The results of these risk assessments are reported to management and serve as the basis for policy refinements, risk mitigation measures, and strengthened oversight by the Board of Directors and Board of Commissioners. Through this approach, the Bank has worked to maintain business sustainability, enhance long-term business resilience, and contribute to sustainable and responsible economic growth.

To achieve optimal risk management, Allo Bank has implemented forms of risk management in accordance with Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks. The Bank's risk management framework establishes a risk management approach and control framework designed to achieve a balance between risk and return.

Allo Bank has implemented its risk management framework by establishing a risk appetite and risk tolerance for each type of risk. In addition, the Bank has developed and implemented relevant risk management policies and procedures that are

serta prosedur manajemen risiko yang relevan, didukung oleh penguatan struktur pengendalian internal yang terintegrasi. Bank juga secara berkelanjutan membangun budaya risiko yang menekankan peningkatan kesadaran seluruh pegawai terhadap risiko serta efektivitas penerapan proses manajemen risiko di seluruh lini organisasi.

supported by a strengthened integrated internal control structure. The Bank has also continuously built a risk culture that emphasizes increased risk awareness among all employees and the effective implementation of risk management processes across the organization.

Adapun penerapan manajemen risiko di Allo Bank mengacu pada empat pilar manajemen risiko sebagai berikut:

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.

Allo Bank's risk management implementation is based on the following four pillars:

1. Active oversight by the Board of Commissioners and Board of Directors;
2. Adequate risk management policies, procedures, and limit setting;
3. Adequate risk identification, measurement, monitoring, and control processes, as well as a risk management information system; and
4. A comprehensive internal control system.

Selain mengacu keempat pilar di atas, manajemen risiko Allo Bank juga merujuk pada dokumen-dokumen dari *Basel Committee on Banking Supervision*.

In addition to the four aforementioned pillars, Allo Bank's risk management also uses documents from the Basel Committee on Banking Supervision as references.

Sepanjang tahun 2025, manajemen Allo Bank dengan dukungan seluruh karyawan secara konsisten menerapkan manajemen risiko yang terintegrasi dan komprehensif guna mendukung pencapaian target kinerja serta menjaga keberlangsungan usaha. Bank meyakini bahwa penerapan strategi manajemen risiko yang proaktif berperan penting dalam meningkatkan efektivitas pemanfaatan modal dan tingkat pengembangan modal (*return on equity*) sehingga mampu menciptakan nilai tambah yang berkelanjutan bagi para pemegang saham.

Throughout 2025, Allo Bank's management, with the support of all of its employees, consistently implemented integrated and comprehensive risk management to support the achievement of its performance targets and to maintain business continuity. The Bank believes that the implementation of a proactive risk management strategy plays a crucial role in increasing the effectiveness of capital utilization and the level of capital development (returns on equity), thereby creating sustainable added value for shareholders.

Penerapan manajemen risiko tersebut dilaksanakan dengan memperhatikan cakupan penilaian risiko secara menyeluruh melalui evaluasi profil risiko, baik dari aspek tingkat risiko inheren (*inherent risk*) maupun kualitas penerapan manajemen risiko. Sejalan dengan perkembangan regulasi, Bank juga menyesuaikan indikator penilaian dengan mengacu pada pendekatan *Risk-Based Bank Rating* (RBBR) guna memastikan kepatuhan dan konsistensi dalam pengelolaan risiko.

The implementation of this risk management is carried out by taking into consideration the scope of a comprehensive risk assessment through an evaluation of risk profiles. This is both in terms of the inherent risk levels and the quality of risk management implementation. In line with regulatory developments, the Bank has also also adjusted its assessment indicators based on a Risk-Based Bank Rating (RBBR) approach to ensure compliance and consistency in risk management.

Dalam rangka memperkuat implementasi manajemen risiko, Allo Bank secara berkelanjutan melakukan upaya peningkatan peringkat komposit melalui perbaikan dan evaluasi atas empat kategori risiko utama yang dihadapi Bank, di samping risiko lainnya yang relevan. Keempat risiko utama tersebut meliputi risiko kredit, risiko pasar, risiko likuiditas, dan risiko operasional. Upaya ini dilaksanakan dengan melibatkan seluruh unsur organisasi, di bawah pengawasan dan arahan Dewan Komisaris serta Direksi, yang secara kolektif memastikan bahwa penerapan manajemen risiko telah memadai dan sejalan dengan tingkat kompleksitas serta profil risiko Bank, serta bahwa Bank memiliki pemahaman yang baik atas jenis dan tingkat risiko yang melekat pada seluruh kegiatan usaha.

To strengthen its risk management implementation, Allo Bank has continuously worked to improve its composite rating by improving and evaluating the four main risk categories faced by the Bank, in addition to other relevant risks. These four main risks include credit risk, market risk, liquidity risk, and operational risk. These efforts involve all elements of the organization and are done under the supervision and direction of the Board of Commissioners and the Board of Directors. They collectively ensure that risk management implementation is adequate and aligned with the Bank's level of complexity and risk profile, and that the Bank has a sound understanding of the types and levels of risk inherent in all business activities.

Dalam struktur tata kelola, Direksi bertanggung jawab untuk mengelola dan memastikan efektivitas proses manajemen risiko di seluruh kegiatan usaha Bank. Tanggung jawab tersebut mencakup penetapan kebijakan dan kerangka manajemen risiko, integrasi manajemen risiko ke dalam strategi dan proses bisnis, serta pemantauan profil risiko secara berkala. Direksi secara rutin melakukan telaah atas laporan manajemen risiko yang disusun oleh unit kerja terkait, termasuk risiko strategis, operasional, keuangan, serta risiko lingkungan, sosial, dan tata kelola (*Environmental, Social, and Governance/ESG*) guna memastikan kecukupan langkah mitigasi risiko dan kepatuhan terhadap ketentuan Otoritas Jasa Keuangan (OJK).

Sejalan dengan peran Direksi tersebut, Dewan Komisaris menjalankan fungsi pengawasan dan peninjauan independen atas efektivitas penerapan manajemen risiko. Dalam pelaksanaan tugasnya, Dewan Komisaris didukung oleh Komite Pemantau Risiko dan/atau Komite Audit yang melakukan penelaahan secara berkala terhadap kebijakan, penerapan, dan profil risiko Bank, serta mengevaluasi kecukupan sistem pengendalian internal. Hasil penelaahan tersebut menjadi dasar bagi Dewan Komisaris dalam memberikan arahan dan rekomendasi kepada Direksi guna memastikan proses manajemen risiko berjalan secara efektif, selaras dengan strategi Bank, serta mendukung keberlanjutan usaha jangka panjang.

Within the governance structure, the Board of Directors is responsible for managing and ensuring the effectiveness of the risk management process across all of the Bank's business activities. This responsibility includes establishing risk management policies and frameworks, integrating risk management into business strategies and processes, and regularly monitoring the risk profile. The Board of Directors regularly reviews risk management reports prepared by relevant work units, including strategic, operational, financial, and environmental, social, and governance (ESG) risks, all of which is done to ensure the adequacy of risk mitigation measures and compliance with Financial Services Authority (OJK) regulations.

In line with the Board of Directors' role, the Board of Commissioners carries out oversight and independent reviews on the effectiveness of risk management implementation. In carrying out its duties, the Board of Commissioners is supported by the Risk Monitoring Committee and/or the Audit Committee, both of which periodically review the Bank's policies, implementation, and risk profile, as well as evaluate the adequacy of the Bank's internal control system. The results of these reviews serve as the basis for the Board of Commissioners in providing direction and recommendations to the Board of Directors to ensure the risk management process is effective, that it is aligned with the Bank's strategy, and that it supports long-term business sustainability.

Hubungan dengan Pemangku Kepentingan
Stakeholder Relations [OJK E.4]

Komunikasi yang efektif serta hubungan yang harmonis antara Allo Bank dan seluruh pemangku kepentingan, baik internal maupun eksternal, merupakan fondasi utama dalam mewujudkan kinerja Bank yang optimal dan berkelanjutan. Mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum (POJK Tata Kelola), pemangku kepentingan didefinisikan sebagai seluruh pihak yang memiliki kepentingan, baik secara langsung maupun tidak langsung, terhadap kegiatan usaha Bank. Berdasarkan pengertian tersebut, Allo Bank mengidentifikasi pemangku kepentingan sebagai kelompok atau individu yang terdampak oleh kegiatan, produk, dan layanan Bank, sekaligus memiliki pengaruh terhadap keberhasilan penerapan strategi serta pencapaian tujuan Bank.

Effective communication and harmonious relationships between Allo Bank and all stakeholders (both internal and external) serve as the main foundations for achieving optimal and sustainable Bank performance. The Bank uses Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks (POJK Tata Kelola) as a reference towards this end. Through this regulation, stakeholders are defined as all parties with an interest (either directly or indirectly) in the Bank's business activities. On the basis of this definition, Allo Bank has identified stakeholders as groups or individuals impacted by the Bank's activities, products, and services, and who also influence the successful implementation of the Bank's strategies and the achievement of its objectives.

Untuk membangun dan menjaga hubungan yang harmonis, Allo Bank melaksanakan pelibatan pemangku kepentingan secara terencana dan berkesinambungan sesuai dengan kepentingan masing-masing pihak. Proses pelibatan tersebut mencakup upaya Bank dalam memahami dan memenuhi harapan pemangku kepentingan melalui pemanfaatan sumber daya yang dimiliki secara tepat, bertanggung jawab, serta sejalan dengan ketentuan peraturan perundang-undangan yang berlaku.

To build and maintain harmonious relationships, Allo Bank has implemented forms of planned and continuous stakeholder engagement in accordance with the interests of each party. This engagement process includes the Bank's efforts to understand and meet stakeholder expectations by utilizing its resources appropriately and responsibly, and in accordance with applicable laws and regulations.

Allo Bank secara konsisten melibatkan pemangku kepentingan sebagai bagian dari komitmen Bank untuk meningkatkan transparansi dan akuntabilitas, sekaligus memperoleh masukan yang konstruktif bagi peningkatan kinerja serta pengembangan produk dan layanan yang sesuai dengan kebutuhan nasabah. Selain itu, pelibatan pemangku kepentingan juga memiliki peran strategis dalam mendukung implementasi keuangan berkelanjutan dan penerapan tata kelola perusahaan yang baik di Bank.

Allo Bank has consistently engaged with stakeholders as part of its commitment to increasing transparency and accountability, all while also obtaining constructive feedback for performance improvement and product and service development tailored to customer needs. Furthermore, stakeholder engagement plays a strategic role in supporting the implementation of sustainable finance and good corporate governance within the Bank.

Berdasarkan uraian tersebut, pemangku kepentingan Allo Bank beserta metode pelibatan yang diterapkan disajikan sebagai berikut:

In accordance with the aforementioned description, Allo Bank's stakeholders and the engagement methods encompass the following:

Pemangku Kepentingan Stakeholders	**Metode Pendekatan** Approach Method
Nasabah dan Klien Customers and Clients	Masukan, keluhan dan permintaan informasi mengenai produk dan layanan perbankan dapat diakses setiap waktu melalui *website* Allo Bank. Feedback, complaints, and requests for information regarding banking products and services can be accessed at any time through Allo Bank's website.
Investor	Kinerja financial dan pelaksanaan strategi perusahaan dijelaskan pada publik dan laporan-laporan yang dipublikasikan serta rapat umum pemegang saham tahunan. The Company's financial performance and strategy implementation are publicly disclosed through published reports and annual general shareholder meetings.
Regulator	Kepatuhan dan pelaksanaan prinsip kehati-hatian dan tata kelola perusahaan yang baik dalam rapat dan diskusi dengan Regulator saat diperlukan. Compliance and implementation of prudential principles and good corporate governance are addressed in meetings and discussions with regulators when necessary.
Masyarakat Community	Program pemberdayaan melalui kegiatan CSR (*Corporate Social Responsibility*). Empowerment programs through CSR (Corporate Social Responsibility) activities.

Permasalahan dalam Penerapan Keuangan Berkelanjutan
Issues in Sustainable Finance Implementation [OJK E.5]

Sepanjang tahun 2025, Allo Bank telah berupaya secara optimal dalam menerapkan keuangan berkelanjutan, termasuk melalui pelaksanaan program-program prioritas yang tercantum dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2025. Konsisten dengan pengembangan bisnis yang berbasis digital,

Throughout 2025, Allo Bank has made optimal efforts to implement sustainable finance, including through its implementation of priority programs outlined in its 2025 Sustainable Finance Action Plan (RAKB). Consistent with its efforts at digital-based business development, the Bank has

pada tahun 2025, Bank meraih berbagai penghargaan dan pengakuan dari berbagai pihak independen eksternal sebagai berikut:

1. Memenangkan dua penghargaan dalam *Strategy and Performance Execution Excellence* (SPEx2) *Award 2025,* bertemakan *Business Model Innovation in Uncertain Times,* yang diselenggarakan oleh Media Kontan dan *GML Performance Consulting* untuk dua kategori: (i) *The Best Execution Winner in Digital Banking Industry*; (ii) *Special Recognition: Excellence in Product Strategy & Innovation* untuk produk tabungan flexible Allo Grow;
2. Dinobatkan sebagai *The Best KBMI II Bank* oleh media Investor Trust dalam acara *The Best Bank 2025 award programme*;
3. Menerima pengakuan sebagai *The Best Digital Bank in Excellence Call Center 2025* oleh media InfoBank; dan
4. Produk tabungan *flexible* AlloGrow berhasil memenangkan *Omni brands of the Year 2025 award* untuk kategori *New Product Campaign in Multiplatform* dari media Marketeers, yang mencerminkan pengakuan atas pendekatan *omni channel marketing* secara kreatif dan inovatif.

Sejalan dengan itu, untuk mengatasi tantangan yang timbul pada tahun 2024, yaitu belum sepenuhnya tercapai kesamaan pemahaman terkait konsep keuangan berkelanjutan, termasuk pemahaman atas pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB) di seluruh lini organisasi, Bank telah menetapkan strategi dan program tindak lanjut yang direalisasikan pada tahun 2025. Untuk meningkatkan kompetensi karyawan misalnya, Bank melakukan berbagai program training internal secara daring dan sertifikat yang diberikan kepada karyawan berbentuk sertifikat secara *online*. Bank menggunakan KnowBe4 sebagai *platform web based* untuk melakukan training secara berkala kepada karyawan. Salah satu pelaksanaan pelatihan terkait *Sustainable Banking Awareness* diikuti oleh seluruh karyawan pada bulan Agustus 2025.

Selanjutnya, dalam rangka membangun *awareness* mengenai ekonomi berkelanjutan di internal, Bank mengadakan sosialisasi mengenai budaya berkelanjutan di tempat kerja melalui media *Employee News*, dan menyelenggarakan sosialisasi beserta kuis kepada karyawan terkait *sustainable banking*. Bank juga telah menerapkan "*Employee Risk Score*" sebagai salah satu upaya untuk terus meningkatkan *awareness* mengenai budaya manajemen risiko, dan kepatuhan kepada karyawan.

Melalui implementasi berbagai program di atas, secara umum, Bank tidak menghadapi permasalahan dalam menerapkan keuangan berkelanjutan pada tahun pelaporan.

received the following awards and forms of recognition in 2025 from various external independent parties:

1. It won two awards at the Strategy and Performance Execution Excellence (SPEx2) Award 2025, themed "Business Model Innovation in Uncertain Times," organized by Kontan Media and GML Performance Consulting in two categories: (i) The Best Execution Winner in the Digital Banking Industry; (ii) Special Recognition: Excellence in Product Strategy & Innovation for its flexible savings product, Allo Grow;
2. It was named The Best KBMI II Bank by Investor Trust media during the Best Bank 2025 awards program;
3. It received recognition as The Best Digital Bank in Excellence Call Center 2025 by InfoBank media; and
4. Its flexible savings product, Allo Grow, won the Omni Brands of the Year 2025 award for the New Product Campaign in Multiplatform category from Marketeers media. This reflected recognition for its creative and innovative omni-channel marketing approach.

Similarly, to address the challenges that emerged for the Bank in 2024 -- specifically, the lack of a fully shared understanding when it came to the concept of sustainable finance, including the implementation of the Sustainable Finance Action Plan (RAKB) across all organizational levels -- the Bank established strategies and follow-up programs it implemented in 2025. To improve employee competency, for example, the Bank conducted various online internal training programs and awarded employees with online certificates. The Bank used KnowBe4 as a web-based platform to conduct regular employee training activities. One such training program, Sustainable Banking Awareness, took place in August 2025 and featured the attendance of all employees.

Furthermore, to build awareness of sustainable economics internally, the Bank conducted outreach on sustainable culture in the workplace through Employee News and held outreach sessions and quizzes for employees on sustainable banking. The Bank has also implemented an "Employee Risk Score" as an effort to continuously raise awareness of risk management culture and employee compliance.

Through the implementation of these various programs, the Bank generally did not encounter any challenges in implementing sustainable finance during the reporting year.

Kinerja Keberlanjutan

Sustainability Performance



Allo Bank sebagai bagian dari lembaga jasa keuangan di Indonesia berkomitmen untuk menerapkan keuangan berkelanjutan sebagaimana diatur dalam POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik (POJK Keuangan Berkelanjutan). Regulasi ini mendefinisikan keuangan berkelanjutan sebagai dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi yang berkelanjutan dengan menyelaraskan kepentingan ekonomi, lingkungan hidup, dan sosial.

Bagi Bank, keselarasan antara aspek ekonomi, lingkungan hidup, dan sosial merupakan suatu keharusan karena fungsi perusahaan tidak hanya sebatas menghasilkan laba, tetapi juga menjaga kelestarian lingkungan dan peduli terhadap isu-isu sosial. Lebih dari itu, Bank meyakini bahwa keselarasan ketiga aspek ini merupakan fondasi penting untuk mewujudkan bisnis yang berkelanjutan dan mencapai kinerja yang optimal.

Allo Bank, as part of the financial services institutions in Indonesia, is committed to implementing sustainable finance as stipulated in POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (POJK on Sustainable Finance). This regulation defines sustainable finance as comprehensive support from the financial services sector to create sustainable economic growth by aligning economic, environmental, and social interests.

For the Bank, alignment between economic, environmental, and social aspects is essential as the the function of a company is not only to generate profits but also to maintain environmental sustainability and address social issues. Furthermore, the Bank believes that the alignment of these three aspects serves as a crucial foundation for actualizing a sustainable business and achieving optimal performance.

Kegiatan Membangun Budaya Keberlanjutan
Activities for Building a Culture of Sustainability [OJK F.1]

Dukungan Allo Bank terhadap penerapan keuangan berkelanjutan diwujudkan melalui berbagai kebijakan seperti menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB), mengembangkan produk dan/atau jasa keuangan berkelanjutan berbasis teknologi digital, melaksanakan edukasi keuangan berkelanjutan dan berbagai langkah lainnya. Selain itu, untuk memastikan implementasi keuangan berkelanjutan yang efektif, Allo Bank mengadopsi 8 (delapan) prinsip sebagai panduan, yaitu:

1. Prinsip investasi bertanggung jawab;
2. Prinsip strategi dan praktik bisnis berkelanjutan;
3. Prinsip pengelolaan risiko sosial dan lingkungan hidup;
4. Prinsip tata kelola;
5. Prinsip komunikasi yang informatif;
6. Prinsip inklusif;
7. Prinsip pengembangan sektor unggulan prioritas; dan
8. Prinsip koordinasi dan kolaborasi.

Berdasarkan delapan prinsip tersebut, Bank menetapkan budaya keberlanjutan sebagai komitmen untuk mengintegrasikan prinsip-prinsip keberlanjutan dalam setiap aspek operasional dan pengambilan keputusan. Untuk mendukung ini, sosialisasi budaya keberlanjutan dilakukan Bank melalui berbagai media dan kesempatan seperti situs/*website*, media sosial, serta pertemuan antara manajemen dan karyawan, atau pertemuan dengan mitra kerja, masyarakat, dan pemangku kepentingan eksternal lainnya, baik yang terjadwal maupun insidental.

Sejalan dengan bidang usaha yang dijalankan oleh Allo Bank, budaya keberlanjutan diwujudkan melalui berbagai program dan kebijakan antara lain memberikan layanan setara kepada nasabah, menghargai hak asasi manusia, melaksanakan program CSR, menerapkan operasional kantor yang ramah lingkungan, menciptakan lingkungan kerja yang aman dan sehat sesuai dengan prinsip Kesehatan dan Keselamatan Kerja (K3), serta berbagai langkah lainnya.

Allo Bank's support for the implementation of sustainable finance can be seen realized through its various policies, such as developing a Sustainable Finance Action Plan (RAKB), developing digital technology-based sustainable financial products and/or services, implementing sustainable finance education, and its various other measures. Furthermore, to ensure the effective implementation of sustainable finance, Allo Bank has adopted eight guiding principles:

1. Principle of responsible investment;
2. Principle of sustainable business strategies and practices;
3. Principle of social and environmental risk management;
4. Principle of governance;
5. Principle of informative communication;
6. Principle of inclusiveness;
7. Principle of developing priority leading sectors; and
8. Principle of coordination and collaboration.

On the basis of these eight principles, the Bank has established a culture of sustainability as part of its commitment to integrating sustainability principles into every aspect of its operations and decision-making. Towards this end, the Bank has promoted its sustainability culture through various media and activities, such as its website, social media, and through meetings between management and employees, as well as meetings with partners, the community, and other external stakeholders, both scheduled and ad hoc.

In line with Allo Bank's business areas, its sustainability culture can be seen actualized through various programs and policies, including providing equal service to customers, respecting human rights, implementing CSR programs, implementing environmentally friendly office operations, creating a safe and healthy work environment in accordance with Occupational Health and Safety (OHS) principles, and various other measures.

Kinerja Ekonomi Berkelanjutan
Sustainable Economic Performance

Sekilas Ekonomi Global dan Nasional

Pertumbuhan ekonomi global pada 2025 menghadapi tekanan signifikan akibat ketegangan perdagangan internasional, risiko geopolitik, dan dampak pascapandemi yang belum sepenuhnya pulih. IMF sempat memperkirakan pertumbuhan global sebesar 3,3%, lalu turun menjadi sekitar 2,8 % karena kebijakan tarif AS dan hambatan perdagangan lain, kemudian direvisi kembali menjadi 3,0—3,2 % seiring meredanya sebagian tekanan global. Meski demikian, laju pertumbuhan tetap berada di bawah tren historis sebelum pandemi.

Global and National Economic Outlook

Global economic growth in 2025 saw significant pressure resulting from international trade tensions, geopolitical risks, and the ongoing post-pandemic impacts. The IMF initially projected global growth of 3.3%, then lowered it to around 2.8% due to US tariffs and other trade barriers. This was then revised back to 3.0—3.2% as some global pressures eased. However, the growth rate remained below historical trends before the pandemic.

Di sisi lain, Bank Dunia memproyeksikan pertumbuhan global yang lebih konservatif, hanya sekitar 2,3 % pada 2025, dengan hampir 70 % negara mengalami pemotongan proyeksi akibat lemahnya investasi, penurunan permintaan, dan ketidakpastian perdagangan. Walaupun resesi global tidak diperkirakan terjadi, lembaga ini menekankan bahwa dekade 2020-an berpotensi menjadi periode pertumbuhan global terendah sejak 1960-an jika tren perlambatan berlanjut.

Dampak perlambatan global ini terlihat pada perdagangan, aliran modal, dan harga komoditas, yang menuntut negara berkembang untuk beradaptasi dengan kondisi lebih ketat. Penurunan laju pertumbuhan di banyak ekonomi utama juga meningkatkan risiko volatilitas pasar keuangan dan memperlambat pemulihan pascapandemi, terutama bagi sektor yang bergantung pada ekspor dan rantai pasok internasional.

Di tengah kondisi global yang menantang, perekonomian Indonesia tetap tangguh. BPS mencatat pertumbuhan ekonomi nasional tahun 2025 sebesar 5,11 %, meningkat dibanding tahun sebelumnya, didorong oleh konsumsi domestik, investasi swasta dan pemerintah, serta ekspor yang tetap memberikan kontribusi positif. Sinergi kebijakan fiskal, moneter, dan penguatan sektor riil berhasil menjaga daya beli, menciptakan lapangan kerja, dan mempertahankan stabilitas makroekonomi, sehingga ekonomi nasional tetap resilient menghadapi dinamika global.

Kinerja Lapangan Usaha Jasa Keuangan 2025

Sesuai dengan data yang dirilis BPS, pada tahun 2025, hampir semua lapangan usaha/sektor di Indonesia menunjukkan pertumbuhan positif, terkecuali sektor pertambangan yang tumbuh negatif. Empat sektor dengan kontribusi terbesar terhadap perekonomian adalah industri pengolahan yang tumbuh 5,30%; perdagangan dengan pertumbuhan sebesar 5,49%; pertanian dengan pertumbuhan sebesar 5,33% dan konstruksi dengan pertumbuhan sebesar 3,81. Walau tidak termasuk penyumbang kontribusi terbesar terhadap perekonomian nasional, sektor jasa keuangan tercatat tumbuh positif sebesar 3,96%.

Kinerja intermediasi perbankan juga menunjukkan tren positif dengan profil risiko yang tetap terjaga dan likuiditas memadai. Hingga November 2025, kredit tumbuh 7,74% secara tahunan menjadi Rp8.314,48 triliun, yang sebagian besar disumbang oleh sektor pengangkutan dan pergudangan (18,33%), pengadaan listrik, gas, dan air (21,83%), industri pertambangan (11,0%), serta konstruksi (8,14%). Pertumbuhan kredit ini menunjukkan perbaikan permintaan di sektor riil dan kemampuan perbankan dalam menyalurkan kredit secara efektif.

On the other hand, the World Bank projected a more conservative global growth of only around 2.3% in 2025, with nearly 70% of countries experiencing projection cuts due to weak investment, declining demand, and trade uncertainty. While a global recession was not expected, the institution emphasized that the 2020s could potentially be the lowest period of global growth since the 1960s if the slowdown were to continue.

The impact of this global slowdown was visible in trade, capital flows, and commodity prices, requiring developing countries to adapt to tighter conditions. The decline in growth rates in many major economies also increased the risk of financial market volatility and slowed down post-pandemic recovery, particularly for sectors dependent on exports and international supply chains.

Despite these challenging global conditions, the Indonesian economy remained resilient. The Indonesia Statistics Agency (BPS) projected national economic growth in 2025 at 5.11%, an increase compared to the previous year, driven by domestic consumption, private and government investment, and exports, which continued to contribute positively. The synergy of fiscal and monetary policies and strengthening the real sector successfully maintained purchasing power, created jobs, and maintained macroeconomic stability, ensuring the national economy remained resilient in the face of global dynamics.

Financial Services Business Sector Performance 2025

According to data released by BPS, almost all business sectors in Indonesia showed positive growth in 2025, with the exception of the mining sector, which experienced negative growth. The four sectors with the largest contributions to the economy were the manufacturing industry, which grew by 5.30%; trade, which grew by 5.49%; agriculture grew by 5.33%, and construction by 3.81%. Although not a major contributor to the national economy, the financial services sector recorded positive growth of 3.96%.

Banking intermediation performance also demonstrated a positive trend, with a maintained risk profile and adequate liquidity. As of November 2025, credit grew by 7.74% annually to IDR8,314.48 trillion. This was largely contributed by the transportation and warehousing sectors (18.33%), electricity, gas, and water supply (21.83%), mining (11.0%), and construction (8.14%). This credit growth demonstrated improving demand in the real sector and the banking industry's ability to disburse credit effectively.

Berdasarkan jenis penggunaan, Kredit Investasi mencatat pertumbuhan tertinggi sebesar 17,98% yoy, terutama didorong oleh sektor pertambangan dan industri pengolahan. Kredit Konsumsi tumbuh 6,67%, sedangkan Kredit Modal Kerja meningkat 2,04%. Dari sisi debitur, kredit korporasi tumbuh 12,06%, sementara kredit UMKM mengalami kontraksi kecil sebesar 0,64%. Di sisi penghimpunan dana, Dana Pihak Ketiga (DPK) tetap kuat dengan pertumbuhan 12,03% yoy menjadi Rp9.899,07 triliun, menunjukkan kepercayaan masyarakat terhadap perbankan.

Sejalan dengan itu, kualitas kredit dan ketahanan perbankan tetap terjaga sepanjang 2025. Rasio NPL gross berada di level 2,21% dan NPL net membaik menjadi 0,86%, sementara Loan at Risk turun menjadi 9,22%. Permodalan (CAR) perbankan tercatat tinggi pada 26,05%, menyediakan bantalan risiko yang kuat untuk menghadapi ketidakpastian global. Likuiditas juga cukup memadai dengan LCR sebesar 210,38% dan LDR sebesar 83,99%. Selain itu, penurunan suku bunga kredit dan DPK semakin mendukung pertumbuhan intermediasi dan ekspansi sektor riil, sehingga kinerja industri jasa keuangan tetap solid dan berkelanjutan.

Rencana dan Kebijakan Strategis Bank Tahun 2025

Pada tahun 2025, industri perbankan Indonesia menghadapi tantangan yang semakin kompleks seiring dengan perkembangan teknologi dan perubahan perilaku konsumen. Transformasi digital menjadi faktor utama yang memengaruhi seluruh aspek operasional perbankan, mulai dari pelayanan kepada nasabah hingga pengelolaan risiko. Untuk itu, bank-bank di Indonesia harus dapat beradaptasi dengan cepat terhadap kebutuhan teknologi baru seperti kecerdasan buatan, *blockchain*, dan digitalisasi layanan yang mengharuskan investasi besar dalam infrastruktur dan keamanan siber. Selain itu, dengan semakin banyaknya *fintech* yang menawarkan layanan keuangan yang lebih fleksibel dan efisien, perbankan tradisional harus mampu bersaing dalam hal inovasi dan pengembangan produk, tanpa mengabaikan regulasi dan ketentuan yang ada.

Di sisi lain, kondisi perekonomian global yang tidak menentu serta dampak perubahan iklim juga menjadi tantangan besar bagi industri perbankan Indonesia. Krisis ekonomi global yang disebabkan oleh ketegangan geopolitik atau fluktuasi harga komoditas dapat mempengaruhi kestabilan sektor keuangan, termasuk meningkatnya risiko kredit dan penurunan kualitas aset. Selain itu, perbankan harus menghadapi tekanan untuk mengintegrasikan aspek keberlanjutan dalam operasionalnya sesuai dengan tuntutan masyarakat dan regulasi yang semakin ketat terkait keuangan berkelanjutan. Bank-bank di Indonesia juga dituntut untuk lebih responsif dalam mendukung inklusi keuangan, memastikan akses yang lebih luas bagi masyarakat, terutama di daerah terpencil, agar lebih banyak orang dapat menikmati layanan perbankan yang aman dan terjangkau.

In terms of type of use, investment credit recorded the highest growth of 17.98% year-on-year, primarily driven by the mining and manufacturing sectors. Consumer credit grew by 6.67%, while working capital credit increased by 2.04%. From the debtor perspective, corporate credit grew 12.06%, while MSME credit experienced a small contraction of 0.64%. On the fund collection side, Third Party Funds (TPF) remained strong, growing 12.03% year-on-year to IDR9,899.07 trillion, demonstrating public confidence in the banking sector.

Consequently, credit quality and banking resilience remained well-maintained throughout 2025. The gross NPL ratio remained at 2.21%, and the net NPL ratio improved to 0.86%, while the Loan at Risk ratio decreased to 9.22%. Bank capital adequacy ratio (CAR) was high at 26.05%, providing a strong risk cushion to weather global uncertainty. Liquidity was also adequate, with an LCR of 210.38% and an LDR of 83.99%. Furthermore, declining lending and deposit interest rates further supported intermediation growth and real sector expansion, ensuring the financial services industry's performance remained solid and sustainable.

Bank Strategic Plans and Policies for 2025

In 2025, the Indonesian banking industry faced increasingly complex challenges along with technological developments and changes in consumer behavior. Digital transformation was a major factor impacting all aspects of banking operations, from customer service to risk management. As such, Indonesian banks found themselves required to adapt quickly to the demands of new technologies such as artificial intelligence, blockchain, and service digitization, which required significant investments in infrastructure and cybersecurity. Furthermore, with the increasing number of fintech companies offering more flexible and efficient financial services, traditional banks had to be able to compete in terms of innovation and product development, all while remaining compliant with existing regulations and provisions.

Furthermore, the uncertain global economic conditions and the impact of climate change also posed significant challenges for the Indonesian banking industry. A global economic crisis caused by geopolitical tensions or fluctuating commodity prices could have also impacted the stability of the financial sector, including through increased credit risks and deteriorated asset quality. Furthermore, banks faced pressure to integrate sustainability aspects into their operations in line with public demands and increasingly stringent regulations regarding sustainable finance. Banks in Indonesia were also being challenged to be more responsive in supporting financial inclusion, ensuring broader access for the public, especially in remote areas, so that more people can enjoy safe and affordable banking services.

Menghadapi berbagai tantangan tersebut, Allo Bank menerapkan sejumlah strategi inovatif guna memastikan pertumbuhan yang berkelanjutan. Salah satu langkah utama yang diambil adalah memperkuat kolaborasi dengan mitra strategis, baik di dalam maupun di luar ekosistem CT Corpora, yang memungkinkan Bank untuk memanfaatkan basis pelanggan yang lebih luas. Dengan mengimplementasikan model *open banking*, Allo Bank berupaya meningkatkan kualitas layanan finansialnya sehingga memberikan kemudahan dan kenyamanan bagi nasabah dalam bertransaksi di era digital.

In the face of these challenges, Allo Bank implemented a number of innovative strategies to ensure sustainable growth. One key step was its strengthening of collaboration with strategic partners, both within and outside the CT Corpora ecosystem. Doing this allowed the Bank to tap into a broader customer base. By implementing an open banking model, Allo Bank worked to improve the quality of its financial services, providing customers with ease and convenience in conducting transactions in the digital era.

Di sisi lain, di tengah ketidakpastian ekonomi, Allo Bank memilih untuk menahan laju ekspansi pembiayaan dengan fokus pada kualitas aset. Dalam langkah ini, Bank mengadopsi pendekatan hati-hati dan selektif dalam menyalurkan kredit dengan prioritas pada pembiayaan berbasis ekosistem digital seperti *paylater* dan kredit digital yang terintegrasi dengan transaksi nasabah. Selain itu, Allo Bank menargetkan segmen *mass affluent* dan *emerging middle class* dengan fokus pada pembiayaan berjangka pendek dan perputaran cepat, memanfaatkan data dan teknologi untuk memastikan pertumbuhan yang optimal tanpa mengorbankan kualitas.

Conversely, in the midst of economic uncertainty, Allo Bank chose to restrain its financing expansion by focusing on asset quality. This step saw the Bank adopting a cautious and selective approach in disbursing credit, prioritizing digital ecosystem-based financing such as paylater and digital credit integrated with customer transactions. Furthermore, Allo Bank targeted the mass affluent and emerging middle-class segments through its focus on short-term, fast-turnover financing, leveraging data and technology to ensure optimal growth without sacrificing quality.

Dengan strategi pendanaan yang lebih efisien dan penguatan sistem peringatan dini, Allo Bank optimis dapat mencapai pertumbuhan aset yang berkelanjutan dan solid di masa depan. Pendekatan ini mencerminkan komitmen Bank untuk tumbuh secara selektif, namun konsisten, sambil menjaga profil risiko yang terukur dan berbasis data.

Thanks to its more efficient funding strategy and its strengthened early warning system, Allo Bank found itself optimistic about achieving sustainable and solid asset growth in the future. This approach reflected the Bank's commitment to selective yet consistent growth while maintaining a measured and data-driven risk profile.

Selanjutnya, selaras dengan Rencana Bisnis Bank, pada tahun 2025, Bank merumuskan arah kebijakan terkait dengan langkah-langkah bisnis yang bersifat strategis dengan pendekatan bisnis berbasis digital. Kebutuhan nasabah segmen *Retail* dan *Wholesale* dalam bertransaksi pada era digital adalah prioritas utama Bank dalam menciptakan produk dan layanan berbasis digital yang inovatif dan memberikan kemanfaatan ekonomi tidak hanya untuk Bank tetapi juga nasabah.

Furthermore, in line with the Bank's Business Plan, the Bank formulated policy directions related to strategic business steps using a digital-based business approach in 2025. The needs of Retail and Wholesale customers in conducting transactions in the digital era were the Bank's top priority, creating innovative digital-based products and services that provided economic benefits not only to the Bank but also to customers.

Selama tahun 2025 Bank akan menjalankan model bisnis hibrida di mana aktivitas segmen *Retail* dan *Wholesale* akan berjalan secara beriringan dan terintegrasi untuk mendukung pertumbuhan bisnis Bank yang optimal. Bank akan mengutamakan aktivitas berbasis digital (*digital first*) dan integrasi layanan finansial dengan ekosistem mitra (*ecosystem first*) dalam rangka menjalankan bisnis Bank. Bank akan tetap menerapkan 3 pilar strategi yaitu *Acquisition, Engagement* dan *Monetization* dalam pengembangan aktivitas maupun produk Bank. Bank akan melakukan optimalisasi kapabilitas *data analytics* dan *Artificial Intelligence* (AI) untuk menghasilkan *Customer Insight* yang efektif dan manajemen risiko yang efisien. Selain itu, Bank juga akan senantiasa mengembangkan Sumber Daya Manusia dan memperkuat *Good Corporate Governance* secara terintegrasi dan berkesinambungan.

Throughout 2025, the Bank implemented a hybrid business model in which Retail and Wholesale segment activities ran concurrently and in an integrated manner to support optimal business growth. The Bank prioritized digital-based activities (digital first) and the integration of financial services with its partner ecosystem (ecosystem first) in running its business. The Bank continued to implement its three strategic pillars of Acquisition, Engagement, and Monetization in developing its activities and products. The Bank has also optimized its data analytics and Artificial Intelligence (AI) capabilities to generate effective customer insights and efficient risk management. Furthermore, the Bank continuously developed its human resources and strengthen Good Corporate Governance in an integrated and sustainable manner.

Berpegang kepada arah kebijakan sebagaimana tersebut di atas, Bank menetapkan langkah-langkah strategis tahun 2025 sebagai berikut :

1. Penetrasi pasar berdasarkan model bisnis Hibrida (*Hybrid Business Model*) dalam menawarkan produk dan layanan segmen *Retail* dan *Wholesale* secara terintegrasi untuk menumbuhkan bisnis Bank melalui aktivitas *Acquisition, Engagement,* dan *Monetization*.
2. Pengembangan layanan digital untuk mencapai portofolio aset dan liabilitas yang berimbang dan berkualitas antara segmen *Retail* dan *Wholesale*.
3. Penguatan kapabilitas *Ecosystem Banking* dalam rangka kolaborasi yang intensif dengan mitra strategis untuk meningkatkan nilai layanan finansial dan daya saing Bank.
4. Optimalisasi kapabilitas *data analytics* dan *Artificial Intelligence* (AI) untuk menghasilkan *Customer Insight* yang efektif dan manajemen risiko yang efisien dalam memberikan layanan finansial yang kontekstual kepada nasabah.
5. Penguatan sistem manajemen layanan yang didukung oleh teknologi sesuai standar *best practice IT Service Management* (ITSM).
6. Pengembangan talenta DIGITAL untuk mendukung model bisnis Hibrida.
7. Penguatan *Good Corporate Governance* yang terintegrasi dan berkelanjutan pada proses bisnis dan operasional sebagai komitmen Bank untuk mendukung prinsip-prinsip *Environmental, Social, and Governance* (ESG).

Kinerja Allo Bank Tahun 2025

Sepanjang tahun 2025, badan tata kelola, manajemen dan seluruh karyawan Allo Bank telah melakukan sosialisasi dan bersinergi dalam menerapkan langkah-langkah strategis yang disebutkan di atas sebagai bagian dari upaya dan komitmen Bank untuk membangun budaya keberlanjutan. Konsistensi dan kesungguhan tersebut membawa hasil positif dengan meningkatnya kinerja Bank dibanding tahun sebelumnya. Pencapaian tersebut selaras dengan peningkatan nasabah per 31 Desember 2025 yang tercatat sebanyak 14 juta nasabah, sekaligus membuktikan bahwa Bank berhasil melakukan penetrasi ke kota-kota *tier* 2 hingga *tier* 3, yang mendorong pertumbuhannya secara kompetitif dan berkelanjutan. Kinerja ekonomi lengkapnya dapat dilihat pada tabel berikut: **[OJK F.2].**

In its adherence to this aforementioned policy direction, the Bank has established the following strategic steps for 2025:

1. Market penetration based on a Hybrid Business Model, offering integrated products and services for the Retail and Wholesale segments to grow the Bank's business through Acquisition, Engagement, and Monetization activities.
2. Development of digital services to achieve a balanced and high-quality asset and liability portfolio between the Retail and Wholesale segments.
3. Strengthening Ecosystem Banking capabilities through intensive collaboration with strategic partners to enhance the value of financial services and the Bank's competitiveness.
4. Optimizing data analytics and Artificial Intelligence (AI) capabilities to generate effective customer insights and efficient risk management in providing contextual financial services to customers.
5. Strengthening the service management system, supported by technology in accordance with IT Service Management (ITSM) best practice standards.
6. Developing digital talent to support the Hybrid business model.
7. Strengthening integrated and sustainable Good Corporate Governance in business and operational processes as part of the Bank's commitment to supporting Environmental, Social, and Governance (ESG) principles.

Allo Bank Performance in 2025

Body, management, and all of its employees have been educated and have synergized in implementing the aforementioned strategic steps as part of the Bank's efforts and commitment to building a sustainability culture. This consistency and commitment have yielded positive results, with the Bank's performance improving compared to the previous year. This achievement aligned with an increase in the Bank's customer base, which reached 14 million customers as of 31 December, 2025. It also demonstrates the Bank's successful penetration into tier 2 and tier 3 cities, driving competitive and sustainable growth. The Bank's comprehensive economic performance data can be seen in the following table: **[OJK F.2].**

Tabel Perbandingan Target dan Kinerja Pembiayaan, Pendapatan, dan Laba Rugi Tahun 2023-2025

Comparison Table of Targets and Performance in Financing, Revenue, and Profits and Losses for 2023-2025

Uraian Description	2025		
	Target dalam RBB BBP Targets	Realisasi Results	%
	1	2	1:2
Total Aset Total Assets	15.958.007	18.470.073	115,74%
Aset Produktif Productive Assets	14.882.770	17.588.906	118,18%
Kredit/Pembiayaan Bank Bank Loans/Financing	9.550.000	9.140.731	95,71%
Dana Pihak Ketiga Third-Party Funds	7.810.362	9.518.989	121,88%
Pendapatan Operasional Operating Income	1.769.190	1.961.863	110,89%
Beban Operasional Operating Expenses	810.725	799.401	98,60%
Laba Bersih Net Profit	416.895	574.261	137,75%
Rasio Kinerja (Persen) Performance Ratios (Percentage)			
Rasio Kecukupan Modal Minimum (KPMM) Minimum Capital Adequacy Ratio (CAR)	68,54%	73,97%	107,92%
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif Non-Performing and Non-Productive Assets to Total Productive Assets and Non-Productive Assets	1,00%	0,85%	84,59%
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Performing Productive Assets to Total Productive Assets	1,00%	0,85%	84,59%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif Provision for Impairment Losses (CKPN) of Financial Assets to Productive Assets	1,12%	1,01%	90,22%
NPL *Gross* Gross NPL	1,57%	1,64%	104,44%
NPL *Net* Net NPL	0,96%	0,60%	63,00%
Return on Asset (ROA)	3,70%	4,91%	132,57%
Return on Equity (ROE)	5,88%	7,93%	134,94%
Net Interest Margin (NIM)	10,33%	10,11%	97,83%
Rasio Efisiensi (BOPO) Efficiency Ratio (BOPO)	75,51%	68,92%	91,28%
Loan to Deposit Ratio (LDR)	122,27%	96,03%	78,53%

*) Hanya diisi oleh Bank yang diwajibkan untuk menyusun dan mempublikasikan perhitungan dan nilai *Liquidity Coverage Ratio* (LCR) Triwulanan sebagaimana diatur dalam ketentuan mengenai kewajiban pemenuhan rasio kecukupan likuiditas (LCR) bagi Bank umum, Nilai LCR pertama kali disajikan untuk posisi laporan bulan Maret 2019, [19] [20] [21]

	2024			2023		
	Target dalam RBB BBP Targets	**Realisasi** Results	**%**	**Target dalam RBB** BBP Targets	**Realisasi** Results	**%**
	3	**4**	**3:4**	**5**	**6**	**5:6**
						(Rp Juta) | (Millions of IDR)
	13.631.634	13.984.014	102,59%	12.300.150	12.750.435	103,66%
	12.187.114.	13.319.824	109,29%	11.149.602	12.184.632	109,28%
	7.934.589	7.478.035	94,25%	8.000.000	7.385.708	92,32%
	5.304.804	6.095.118	114,90%	5.350.000	4.898.665	91,56%
	1.339.031	1.446.728	108,04%	1.039.446	1.159.330	111,53%
	663.035.	734.025	110,71%	(612.986)	(535.827)	87,41%
	451.113	467.106	103,55%	324.896	444.566.	136,83%
	77,90%	82,58%	106,01%	74,11%	83,35%	112.47%
	0,47%	0,46%	98,98%	0,22%	0,05%	21,96%
	0,47%	0,46%	98,98%	0,22%	0,05%	21,96%
	0,70%	0,78%	111,63%	0,57%	0,51%	89,67%
	0,72%	0,81%	113,63%	0,31%	0,08%	26,00%
	0,44%	0,40%	91,10%	0,19%	0,05%	26,38%
	4,59%	4,48%	97,55%	3,40%	4,76%	139,83%
	6,51%	6,78%	104,13%	5,04%	6,70%	133,03%
	9,49%	8,88%	93,56%	8,00%	9,01%	112,74%
	64,66%	66,78%	103,28%	68,99%	59,87%	86,78%
	149,57%	122,69%	82,03%	149,53%	150,77%	100,83%

*) This is only done by banks required to prepare and publish the calculation and value of the Quarterly Liquidity Coverage Ratio (LCR) as stipulated in the provisions regarding the obligation to fulfill the liquidity coverage ratio (LCR) for commercial banks. The LCR value is first presented for the reporting position. March 2019,[19] [20] [21]

Sehubungan dengan penerapan POJK Keuangan Berkelanjutan, khususnya terkait pembiayaan atau investasi pada instrumen keuangan atau proyek yang mendukung keberlanjutan, Allo Bank telah melakukan pemetaan terhadap produk dan layanan yang ditawarkan kepada nasabah. Pemetaan ini mengacu pada Pedoman Teknis bagi Bank dalam Implementasi POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik yang diterbitkan oleh OJK pada tahun 2018, serta Pasal 4, Peraturan Otoritas Jasa Keuangan No. 60/POJK.04/2017 Tentang Penerbitan dan Persyaratan Efek Bersifat Utang Berwawasan Lingkungan (*Green Bond*) yang menjelaskan 11 (sebelas) Kegiatan Usaha Berwawasan Lingkungan (KUBL). Selain ke-11 kategori, ditambahkan 1 (satu) kategori kegiatan usaha berkelanjutan, yaitu kategori Usaha Mikro, Kecil dan Menengah (UMKM) sebagai perwujudan prinsip keuangan berkelanjutan, yaitu prinsip inklusif.

In connection with its implementation of a Financial Services Authority Regulation (POJK) on Sustainable Finance, specifically, one regarding financing or investment in financial instruments or projects that support sustainability, Allo Bank has mapped the products and services it offers to customers. In terms of references, this mapping uses the Technical Guidelines for Banks in Implementing POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, which was issued by the OJK in 2018, and Article 4 of Financial Services Authority Regulation No. 60/POJK.04/2017 concerning the Issuance and Requirements for Environmentally Friendly Debt Securities (Green Bonds), which outlines 11 (eleven) Environmentally Friendly Business Activities (KUBL). In addition to these 11 categories, one additional sustainable business activity category, specifically, Micro, Small, and Medium Enterprises (MSMEs), was added as a manifestation of the principle of sustainable finance, specifically, the principle of inclusion.

Berdasarkan pemetaan yang dilaksanakan Allo Bank mengenai produk dan layanan, maka Bank memiliki pembiayaan sesuai KUBL dengan mulai mengembangkan pembiayaan kepada segmen UMKM sejak tahun 2024 dengan pendekatan berbasis ekosistem. **[OJK F.3]**

In accordance with this mapping process carried out by Allo Bank regarding its products and services, the Bank's financing, which is in accordance with KUBL, has been developed for the MSME segment since 2024 with an ecosystem-based approach. **[OJK F.3]**

Tabel Target dan Realisasi Pembiayaan/Investasi yang Sejalan dengan Penerapan Keuangan Berkelanjutan Tahun 2025

Table of Targets and Realization of Financing/Investment Aligned with the Implementation of Sustainable Finance in 2025

Uraian Description	2025		2024		2023	
	Target Target	**Realisasi** Realization	**Target** Target	**Realisasi** Realization	**Target** Target	**Realisasi** Realization
	dalam jutaan Rupiah | In million Rupiah					
Jenis Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan Number of Products Meeting the Criteria for Sustainable Business Activities						
a. Penghimpunan Dana Fundraising	-	-	-	-	-	-
b. Penyaluran Dana, termasuk kepada UMKM Fund Distribution	-	-	-	-	-	-
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Productive Assets of Sustainable Business Activities						
a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Credit/Financing for Sustainable Business Activities (Trillions of IDR)	-	-	-	-	-	-
b. Total Non-Kredit/Non-Pembiayaan Kegiatan Usaha Berkelanjutan Financing for Non-Sustainable Business Activities (Trillions of IDR)	-	-	-	-	-	-
Persentase Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan terhadap Total Kredit/Pembiayaan Bank (%) Percentage of Total Credit/Financing for Sustainable Business Activities to Total Bank Credit/Financing (%)	-	-	-	-	-	-

Kemandirian dari Setetes Plasma
Independence from a Drop of Plasma

Industri kesehatan nasional mendapat suntikan baru. Bukan vaksin, melainkan kredit sindikasi senilai Rp3,7 triliun. PT Allo Bank Indonesia Tbk bersama PT Bank Mega Tbk menggelontorkan pembiayaan kepada PT SKPlasma Core Indonesia, perusahaan patungan antara SK Plasma, bagian dari SK Group, dan Indonesia Investment Authority (INA). Kredit tersebut akan dipakai untuk membangun pabrik fraksionasi plasma darah pertama di Indonesia.

Proyek ini tak sekadar mendirikan bangunan dan memasang mesin. Ia menyasar persoalan lama: ketergantungan pada impor produk obat derivat plasma. Selama ini, terapi berbasis plasma, yang krusial bagi pasien imunodefisiensi, autoimun, serta pencegahan dan pengobatan infeksi, banyak bergantung pada pasokan luar negeri. Dengan fasilitas baru di Karawang, rantai pasok diharapkan lebih pendek, biaya lebih terkendali, dan akses pasien lebih terjamin. Di atas kertas, proyek ini juga menjanjikan efek berganda: lapangan kerja, alih teknologi, hingga peluang ekspor.

Awal Desember 2025, perusahaan patungan itu memperkenalkan dua produk: SK GammaBio dan SK Albumin. Peluncurannya digelar dalam rangkaian Hari Kesehatan Nasional yang diadakan oleh Kementerian Kesehatan Republik Indonesia. Momen itu menandai hadirnya produk obat derivat plasma pertama yang diproduksi dari plasma donor Indonesia, sebuah tonggak yang lama dinantikan.

SK GammaBio adalah imunoglobulin berbasis plasma untuk menangani imunodefisiensi, penyakit autoimun, serta pencegahan dan pengobatan infeksi. Adapun SK Albumin digunakan dalam berbagai kondisi klinis, mulai dari luka bakar, sindrom nefrotik, sirosis hati, hingga syok hemoragik. Dua produk ini menjadi wajah awal dari ambisi yang lebih besar: membangun ekosistem terapi plasma di dalam negeri.

Chief Wholesale dan *Treasury* Allo Bank, Yogi Bima Sakti, menyebut proyek ini sebagai investasi jangka panjang bagi kesehatan publik. Bagi perbankan, kata dia, pembiayaan ini bukan sekadar transaksi finansial, melainkan bagian dari pembangunan fondasi ekosistem kesehatan nasional. Senada, Direktur Utama Bank Mega Kostaman Thayib menegaskan peran kelompok usaha CT Corp dalam mendukung agenda kemandirian kesehatan pemerintah, khususnya menjamin ketersediaan plasma darah yang aman dan berkelanjutan.

Presiden Direktur SKPlasma Core Indonesia, Ted Hyunho Roh, melihat proyek ini sebagai langkah penting memulai produksi PODP di dalam negeri. Ia menekankan pembangunan kapasitas produksi berkelanjutan, penguatan keahlian teknologi, hingga pengembangan tenaga ahli sebagai bagian tak terpisahkan dari investasi tersebut. Sementara itu, Ketua Dewan Direktur INA Ridha Wirakusumah menilai fasilitas fraksionasi plasma ini sebagai fondasi industri, mulai dari kepastian pasokan, standar mutu, tata kelola produksi, hingga kesiapan infrastruktur.

Langkah ini sejalan dengan Rencana Induk Bidang Kesehatan pemerintah yang mendorong kemandirian dan inovasi farmasi. Dengan produksi dalam negeri, efisiensi dan keandalan rantai pasok obat diharapkan meningkat—yang

The national healthcare industry has received a new injection. It is not a vaccine, but a syndicated loan worth IDR3.7 trillion. PT Allo Bank Indonesia Tbk and PT Bank Mega Tbk have provided financing to PT SKPlasma Core Indonesia, a joint venture between SK Plasma, part of SK Group, and Indonesia Investment Authority (INA). The loan will be used to build Indonesia's first blood plasma fractionation plant.

This project is not just about constructing buildings and installing machines. It aims to address a long-standing issue: dependence on imported plasma-derived drug products. To date, plasma-based therapies, which are crucial for patients with immunodeficiency, autoimmune disorders, and the prevention and treatment of infections, have largely depended on foreign supplies. With the new facility in Karawang, the supply chain is expected to be shorter, costs more controllable, and patient access more guaranteed. On paper, this project also promises multiple effects: job creation, technology transfer, and export opportunities.

In early December 2025, the joint venture introduced two products: SK GammaBio and SK Albumin. The launch was held as part of National Health Day, organized by the Indonesian Ministry of Health. This moment marked the arrival of the first plasma-derived drug products manufactured from Indonesian donor plasma, a long-awaited milestone.

SK GammaBio is a plasma-based immunoglobulin for treating immunodeficiency, autoimmune diseases, and the prevention and treatment of infections. Meanwhile, SK Albumin is used in various clinical conditions, ranging from burns, nephrotic syndrome, liver cirrhosis, to hemorrhagic shock. These two products are the first step in a larger ambition: to build a domestic plasma therapy ecosystem.

Allo Bank's Chief Wholesale and Treasury Officer, Yogi Bima Sakti, called this project a long-term investment in public health. For banks, he said, this financing is not just a financial transaction, but part of building the foundation of the national health ecosystem. Similarly, Bank Mega President Director Kostaman Thayib emphasized the role of the CT Corp business group in supporting the government's health independence agenda, particularly in ensuring the availability of safe and sustainable blood plasma.

SKPlasma Core Indonesia President Director Ted Hyunho Roh views this project as an important move to start PODP production domestically. He emphasized the development of sustainable production capacity, strengthening technological expertise, and developing experts as an integral part of the investment. Meanwhile, Chairman of the Board of Directors of INA Ridha Wirakusumah assessed this plasma fractionation facility as the foundation of the industry, starting from supply certainty, quality standards, production management, to infrastructure readiness.

This initiative is in line with the government's Health Sector Master Plan, which promotes pharmaceutical independence and innovation. With domestic production, the efficiency and reliability of the drug supply chain are expected to improve—

pada akhirnya bisa menekan biaya dan memperbaiki mutu layanan medis. Di belakang layar, proyek ini turut melibatkan dukungan sejumlah pemangku kepentingan, seperti Palang Merah Indonesia, Badan Pengawas Obat dan Makanan, serta Kementerian Investasi dan Hilirisasi Republik Indonesia.

Bagi Indonesia, pabrik plasma ini lebih dari sekadar fasilitas industri. Ia adalah taruhan pada kemandirian bahwa darah yang didonorkan di dalam negeri, pada akhirnya, kembali menyelamatkan nyawa di negeri sendiri.***

ultimately reducing costs and enhancing the quality of medical services. Backstage, this project also involves the support of a number of stakeholders, such as the Indonesian Red Cross, the Indonesian Food and Drug Authority, and the Ministry of Investment and Downstreaming of the Republic of Indonesia.

For Indonesia, this plasma factory is more than just an industrial facility. It is a commitment toward independence that blood donated domestically will ultimately save lives in its own country.***

Kinerja Lingkungan Keberlanjutan
Sustainable Environmental Performance

Industri perbankan memegang peranan strategis dalam merespons dan mengatasi berbagai permasalahan lingkungan, khususnya yang berkaitan dengan perubahan iklim yang kian mendesak. Melalui fungsi intermediasi keuangan, bank memiliki kemampuan untuk mengarahkan alokasi sumber daya keuangan sehingga dapat memengaruhi keputusan investasi yang berdampak langsung terhadap lingkungan. Penerapan prinsip *Environmental, Social, and Governance* (ESG) memungkinkan perbankan tidak hanya mengelola risiko lingkungan dan sosial secara lebih terstruktur, tetapi juga berkontribusi aktif terhadap agenda keberlanjutan. Dalam konteks ini, bank dapat berperan dengan menyalurkan pembiayaan kepada proyek-proyek berwawasan lingkungan, seperti pengembangan energi terbarukan dan inisiatif pengurangan emisi karbon, guna mendukung pencapaian target *Net Zero Emission* pada tahun 2060 atau lebih cepat.

The banking industry plays a strategic role in responding to and addressing various environmental issues, particularly those related to the increasingly pressing issue of climate change. Through their financial intermediary function, banks have the ability to direct the allocation of financial resources, thereby influencing investment decisions that directly impact the environment. The implementation of Environmental, Social, and Governance (ESG) principles enables banks not only to manage environmental and social risks in a more structured manner but also to actively contribute to sustainability agendas. In this context, banks can play a role by channeling financing to environmentally sound projects, such as renewable energy development and carbon emission reduction initiatives, to support the achievement of the Net Zero Emissions target by 2060 or sooner.

Selain berfungsi sebagai instrumen pengelolaan risiko, perhatian bank terhadap isu lingkungan juga menjadi faktor penting dalam menjaga reputasi dan kepercayaan nasabah serta investor. Di tengah meningkatnya kesadaran publik terhadap isu keberlanjutan, lembaga perbankan yang mengabaikan tanggung jawab sosial dan lingkungan berpotensi menghadapi penurunan kepercayaan pemangku kepentingan. Lebih jauh, praktik ESG yang tidak memadai dapat menimbulkan dampak negatif jangka panjang antara lain meningkatnya risiko kredit dan potensi kerugian finansial akibat dampak perubahan iklim. Berangkat dari kondisi tersebut, integrasi faktor lingkungan dalam proses pengambilan keputusan menjadi kebutuhan mendasar bagi industri perbankan guna memastikan keberlanjutan usaha sekaligus menjaga reputasi di mata publik.

In addition to serving as a risk management instrument, attention to environmental issues is also a crucial factor for banks in maintaining the reputation and trust of customers and investors. In the midst of increasing public awareness of sustainability issues, banking institutions that neglect social and environmental responsibility risk facing a decline in stakeholder trust. Furthermore, inadequate ESG practices can have long-term negative impacts, including increased credit risk and potential financial losses due to the impacts of climate change. Based on these conditions, integrating environmental factors into the decision-making process has become a fundamental requirement for the banking industry to ensure business sustainability while maintaining its public reputation.

Tuntutan agar industri perbankan berkontribusi dalam pelestarian lingkungan sejalan dengan kerangka regulasi yang berlaku di Indonesia. Hal ini antara lain tercermin dalam Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan, yang menekankan penerapan prinsip kehati-hatian dalam penyaluran kredit. Selain itu, Undang-Undang

The demand for the banking industry to contribute to environmental preservation aligns with Indonesia's regulatory framework. This can be seen reflected, among other things, in Law of the Republic of Indonesia No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking, which emphasizes the implementation of prudential principles in lending. Furthermore, Law of the Republic of Indonesia No. 32 of

Republik Indonesia No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup, khususnya Pasal 43 ayat (3) huruf c, mengamanatkan pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup. Penguatan komitmen tersebut kemudian dipertegas melalui Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Berdasarkan kerangka regulasi tersebut, industri perbankan di Indonesia diwajibkan untuk menerapkan prinsip keuangan berkelanjutan (*sustainable finance*) dalam seluruh aktivitas usahanya. Otoritas Jasa Keuangan (OJK) mendefinisikan keuangan berkelanjutan melalui empat dimensi utama yaitu pencapaian keunggulan industri, sosial, dan ekonomi dalam rangka mengurangi risiko pemanasan global serta mencegah berbagai permasalahan lingkungan dan sosial lainnya; pergeseran target menuju ekonomi rendah karbon yang kompetitif; promosi investasi ramah lingkungan hidup di berbagai sektor usaha/ekonomi; dan pemberian dukungan pada pelaksanaan prinsip-prinsip pembangunan Indonesia 4P *(pro-growth, pro-jobs, pro-poor,* dan *pro-environment*).

Komitmen Allo Bank

Allo Bank mendukung penerapan keuangan berkelanjutan di Indonesia melalui penyesuaian berbagai kebijakan internal agar selaras dengan komitmen penguatan aspek lingkungan (*environmental*), sosial (*social*), dan tata kelola (*governance*) atau ESG. Penyesuaian tersebut antara lain mencakup pembaruan kebijakan penyaluran kredit serta penyempurnaan *Standard Operating Procedure* (SOP) kredit yang mengintegrasikan prinsip-prinsip keuangan berkelanjutan dalam proses bisnis Bank.

Selain itu, Bank secara bertahap mencanangkan dan mengimplementasikan program-program berkelanjutan yang berfokus pada aspek lingkungan dan sosial. Dalam hal penyaluran pembiayaan, Bank menetapkan kelompok usaha yang menerapkan praktik bisnis berkelanjutan sebagai salah satu target dan sasaran utama pemberian kredit. Sejalan dengan komitmen eksternal tersebut, secara internal Bank juga menerapkan operasional perkantoran yang ramah lingkungan dengan mengedepankan prinsip 3R (*Reduce, Reuse,* dan *Recycle*). Penerapan prinsip ini diwujudkan melalui pengelolaan yang bertanggung jawab terhadap penggunaan bahan baku dan material kertas, konsumsi energi (bahan bakar minyak dan listrik), pemanfaatan air, serta pengelolaan limbah secara berkelanjutan.

Pengelolaan Bahan Baku/Material Kertas [OJK F.5]

Sebagai institusi perbankan berbasis digital, Allo Bank dalam aktivitas operasionalnya masih memerlukan penggunaan kertas untuk keperluan administratif tertentu. Namun demikian, Bank telah mengambil berbagai langkah strategis untuk

2009 concerning Environmental Protection and Management, specifically Article 43 Paragraph (3) Letter C, mandates the development of an environmentally friendly financial institution and capital market system. This commitment was further reinforced through Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

On the basis of this regulatory framework, the banking industry in Indonesia is required to apply sustainable finance principles in all its business activities. The Financial Services Authority (OJK) defines sustainable finance through four main dimensions: achieving industrial, social, and economic excellence in order to reduce the risk of global warming and prevent various other environmental and social problems; shifting targets towards a competitive low-carbon economy; promoting environmentally friendly investments in various business/economic sectors; and providing support for the implementation of Indonesia's 4P development principles (pro-growth, pro-jobs, pro-poor, and pro-environment).

Allo Bank's Commitment

Allo Bank has supported the implementation of sustainable finance in Indonesia by adjusting its various internal policies to align with its commitment to strengthening environmental, social, and governance (ESG) aspects. These adjustments include updating its credit disbursement policy and refining its credit Standard Operating Procedures (SOPs) to integrate sustainable finance principles into the Bank's business processes.

Furthermore, the Bank has gradually launched and implemented sustainable programs focused on environmental and social aspects. In terms of financing disbursement, the Bank has designated business groups implementing sustainable business practices as one of its primary lending targets. In line with this external commitment, the Bank has also implemented environmentally friendly office operations internally with priorities towards the 3R principle (Reduce, Reuse, and Recycle). This principle has been implemented through responsible management of raw materials and paper materials, energy consumption (fuel and electricity), water utilization, and sustainable waste management.

Raw Material/Paper Material Management [OJK F.5]

As a digital-based banking institution, Allo Bank still requires paper for certain administrative purposes in its operational activities. However, the Bank has taken various strategic steps to minimize its use of paper, the raw materials of which

meminimalkan penggunaan kertas yang bahan bakunya berasal dari pohon yang diproses menjadi *pulp*. Upaya efisiensi tersebut antara lain dilakukan melalui optimalisasi penggunaan dokumen dalam bentuk *soft copy* serta pemanfaatan media elektronik, termasuk korespondensi melalui surat elektronik (surel). Inisiatif pengurangan penggunaan kertas ini secara tidak langsung berkontribusi terhadap upaya pelestarian lingkungan dan penurunan kebutuhan penebangan pohon.

are derived from trees processed into pulp. These efficiency efforts include optimizing the use of soft copy documents and utilizing electronic media, including correspondence via email. These paper reduction initiatives have indirectly contributed to environmental conservation efforts and reduced the need for tree felling.

Sejalan dengan komitmen tersebut, Allo Bank juga mengimplementasikan *DigiSign* sebagai solusi tanda tangan elektronik dalam proses bisnisnya. Penerapan tanda tangan digital ini memberikan berbagai manfaat antara lain peningkatan efisiensi proses kerja dengan memungkinkan manajemen menandatangani dokumen secara elektronik secara aman dan andal, penghematan waktu, serta pengurangan potensi kesalahan yang kerap terjadi pada proses penandatanganan manual. Selain mendukung kebijakan ramah lingkungan, penggunaan tanda tangan digital juga berkontribusi pada penghematan biaya pencetakan, pengiriman, dan penyimpanan dokumen, sekaligus mengurangi ketergantungan pada dokumen berbasis kertas.

In line with this commitment, Allo Bank has also implemented DigiSign as an electronic signature solution in its business processes. This digital signature implementation offers various benefits, including increased work process efficiency by enabling management to securely and reliably sign documents electronically, saving time, and reducing the potential for errors that often occur in manual signing processes. In addition to supporting environmentally friendly policies, the use of digital signatures also contributes to cost savings in printing, shipping, and document storage, while reducing reliance on paper-based documents.

Penggunaan kertas dalam kegiatan operasional Bank menghasilkan limbah kertas berupa dokumen yang sudah tidak terpakai, meskipun dalam volume yang relatif tidak signifikan. Dalam rangka pengelolaan limbah kertas tersebut, Bank bekerja sama dengan pihak ketiga untuk melakukan proses daur ulang (*recycle*) atau penggunaan kembali (*reuse*). Meskipun kertas merupakan material yang dapat didaur ulang, Bank saat ini belum memanfaatkan kembali hasil daur ulang tersebut dalam kegiatan operasional sehari-hari.

The use of paper in the Bank's operational activities generates paper waste in the form of unused documents, albeit in relatively insignificant volumes. To manage this paper waste, the Bank has collaborated with third parties to recycle and reuse these materials. Although paper is a recyclable material, the Bank currently does not reuse recycled materials in its daily operations.

Per 31 Desember 2025, total penggunaan kertas di Allo Bank tercatat sebesar 282 rim, mengalami penurunan dibandingkan dengan tahun 2024 yang mencapai 287 rim. Perubahan penggunaan kertas tersebut dipengaruhi oleh upaya digitalisasi berkelanjutan pada organisasi Bank, termasuk penggunaan DigiSign, solusi tanda tangan elektronik yang menawarkan berbagai manfaat termasuk peningkatan efisiensi yang memungkinkan manajemen menandatangani dokumen secara elektronik dengan aman dan nyaman, menghemat waktu serta mengurangi kesalahan yang terkait dengan tanda tangan manual.

As of 31 December, 2025, Allo Bank's total paper usage was recorded at 282 reams. This marked a decrease compared to 287 reams in 2024. This change in paper usage was influenced by the Bank's ongoing digitalization efforts, including its use of DigiSign, an electronic signature solution that offers various benefits, including increased efficiency by enabling management to securely and conveniently sign documents electronically and helped to save time and reduce errors associated with manual signatures.

Tabel Penggunaan Kertas Tahun 2023-2025
Paper Usage Table 2023-2025

Uraian Description	Satuan Unit	2025	2024	2023
Penggunaan kertas Paper Usage	Rim Reams	• A4 253 Rim | reams • F4 29 Rim | reams	• A4 267 Rim | reams • F4 20 Rim | reams	• A4 247 Rim | reams • F4 21 Rim | reams

Pengelolaan Energi

Allo Bank memanfaatkan dua sumber energi utama dalam menjalankan kegiatan operasional usahanya yaitu listrik dan Bahan Bakar Minyak (BBM), yang seluruhnya dipasok oleh pihak ketiga. Energi listrik digunakan untuk kebutuhan penerangan serta sebagai sumber energi bagi berbagai sarana dan prasarana perkantoran antara lain komputer, laptop, mesin fotokopi, dan sistem pendingin ruangan (AC). Sementara itu, BBM digunakan sebagai sumber energi bagi kendaraan operasional dan kendaraan dinas jabatan, serta sebagai bahan bakar genset yang berfungsi sebagai sumber energi cadangan apabila terjadi gangguan pasokan listrik dari pihak ketiga.

Menyadari bahwa listrik dan BBM merupakan sumber energi tak terbarukan dengan ketersediaan yang terbatas, serta mempertimbangkan bahwa sebagian besar pembangkit listrik nasional masih berbasis batu bara, Bank secara konsisten menerapkan langkah-langkah efisiensi energi. Upaya penghematan listrik dilakukan antara lain melalui penggunaan lampu hemat energi (LED), pembatasan dan pengendalian penggunaan AC, pemadaman lampu dan peralatan elektronik setelah jam operasional kantor, serta pengaturan pemakaian listrik pada waktu-waktu tertentu. Adapun efisiensi BBM dilakukan melalui pengendalian yang ketat terhadap penggunaan BBM untuk kendaraan operasional dan kendaraan dinas jabatan. Selain itu, Bank juga mendorong pemanfaatan teknologi informasi dengan menyelenggarakan rapat secara daring untuk jenis rapat tertentu sehingga dapat mengurangi kebutuhan perjalanan dinas dan penggunaan moda transportasi.

Penerapan efisiensi energi di Allo Bank sejalan dengan Instruksi Presiden Republik Indonesia No. 13 Tahun 2011 tentang Penghematan Energi dan Air, serta Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia No. 13 Tahun 2012 tentang Penghematan Pemakaian Tenaga Listrik. Kebijakan tersebut sekaligus mencerminkan komitmen Bank dalam mendukung upaya pengurangan emisi gas rumah kaca sebagai salah satu faktor penyebab pemanasan global dan perubahan iklim. **[OJK F.7, F.12]**

Per 31 Desember 2025, penggunaan listrik Allo Bank sebesar 1.383.080 kWh yang diperoleh dari konversi pembayaran tagihan listrik sebesar Rp3,46 miliar dibagi harga listrik golongan I-4 pada jam puncak yaitu Rp2.500. Jumlah itu naik dibanding tahun 2024 dengan penggunaan listrik sebesar 389.000 kWh yang diperoleh dengan rumus yang sama dengan pembayaran tagihan sebesar Rp972,5 juta. Kenaikan dipengaruhi oleh konsumsi listrik dalam rangka pengembangan bisnis khususnya terkait *Data Center* yang diresmikan pada pertengahan tahun 2024.

Sementara itu, volume penggunaan bensin tahun 2025 tercatat sebesar 19.814 liter yang diperoleh dari konversi pembelian bensin sebanyak Rp275 juta dibagi dengan rerata bensin Ron95 yang lebih ramah lingkungan sebesar Rp13.864/liter. Jumlah

Energy Management

Allo Bank utilizes two primary energy sources in its operational activities: electricity and fuel oil, all of which are supplied by third parties. Electricity is used for lighting and as a power source for various office facilities and infrastructure, including computers, laptops, photocopiers, and air conditioning (AC) systems. Meanwhile, fuel oil is used as a power source for operational and official vehicles, as well as for generators, which serve as a backup power source in the event of a power outage from a third party.

In recognition that electricity and fuel oil are non-renewable energy sources with limited availability, and considering that most national power plants are still coal-fired, the Bank has consistently implemented energy efficiency measures. These energy saving measures include the use of energy-saving lamps (LEDs), limiting and controlling its use of air conditioning, turning off lights and electronic equipment after office hours, and regulating electricity usage at specific times. Fuel efficiency is achieved through strict controls on fuel consumption for operational and official vehicles. Furthermore, the Bank has encouraged the use of information technology by holding online meetings for specific types of meetings, thereby reducing the need for official travel and transportation.

This implementation of energy efficiency at Allo Bank aligns with Presidential Instruction No. 13 of 2011 concerning Energy and Water Conservation, and Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia No. 13 of 2012 concerning Electricity Conservancy. This policy also reflects the Bank's commitment to supporting efforts to reduce greenhouse gas emissions, a contributing factor to global warming and climate change. **[OJK F.7, F.12]**

As of 31 December, 2025, Allo Bank's electricity usage was 1,383,080 kWh. It calculated this number by converting its IDR3.46 billion in electricity bill payments and dividing this number by its peak hourly price of Class I-4 electricity, which was IDR2,500. This figure marked an increase compared to 2024, during which the Bank's electricity usage was 389,000 kWh. It calculated this number using the same aforementioned formula, with a total bill payment of IDR972.5 million. This increase was driven by the Bank's electricity consumption for business development, particularly related to its Data Center, which it inaugurated in mid-2024.

Meanwhile, gasoline usage in 2025 was recorded at 19,814 liters. This converted to a total of IDR275 million in gasoline purchases (divided by the average price of more environmentally friendly RON95 gasoline of IDR13,864 per liter). This figure marked

itu turun dibandingkan tahun 2024 dengan penggunaan bensin sebesar 26.610 liter yang diperoleh dengan rumus yang sama dengan total pembayaran bensin sebesar Rp368,9 juta. Penurunan sejalan dengan kebijakan efisiensi yang dilaksanakan Bank. [OJK F.6]

a decrease compared to 2024, during which gasoline usage reached 26,610 liters, calculated using the same formula, with a total gasoline payment of IDR368.9 million. This decrease was in line with the Bank's efficiency policies. [OJK F.6]

Pengelolaan Emisi Gas Rumah Kaca

Emisi gas rumah kaca (GRK) merupakan salah satu faktor utama penyebab terjadinya pemanasan global dan perubahan iklim yang menimbulkan dampak negatif terhadap lingkungan dan kehidupan. Sebagai bentuk kontribusi dalam upaya mitigasi perubahan iklim, Allo Bank secara konsisten menerapkan langkah-langkah pengurangan emisi antara lain melalui efisiensi penggunaan energi, baik listrik maupun bahan bakar minyak, yang menjadi sumber utama emisi dalam kegiatan operasional Bank.

Dalam laporan ini, cakupan emisi GRK yang diungkapkan meliputi emisi langsung (Cakupan 1) yang berasal dari penggunaan bensin, serta emisi tidak langsung (Cakupan 2) yang bersumber dari konsumsi listrik yang dibeli dari pihak ketiga. Perhitungan emisi GRK Cakupan 1 dilakukan dengan mengacu pada metode yang digunakan di Indonesia dan negara-negara *non-Annex* I (negara berkembang), yaitu metode Tier 1 dengan pendekatan penghitungan berdasarkan data konsumsi energi dikalikan dengan faktor emisi *default* sebagaimana ditetapkan dalam Pedoman IPCC 2006 (*Intergovernmental Panel on Climate Change*/Panel Antarpemerintah tentang Perubahan Iklim).

Greenhouse Gas Emission Management

Greenhouse gas (GHG) emissions are one of the main factors causing global warming and climate change, which negatively impacts the environment and life. As a contribution to climate change mitigation efforts, Allo Bank has consistently implemented emission reduction measures, including through its efficient use of energy (both in terms of electricity and fuel) that serve as the primary sources of emissions in the Bank's operational activities.

In this report, the scope of Allo Bank's GHG emissions disclosed includes direct emissions (Scope 1) from gasoline use, as well as indirect emissions (Scope 2) from electricity purchased from third parties. The Bank's calculation of Scope 1 GHG emissions is based on the method used in Indonesia and non-Annex I countries (developing countries), specifically, the Tier 1 method, which uses energy consumption data multiplied by the default emission factor as stipulated in 2006 IPCC Guidelines (Intergovernmental Panel on Climate Change).

Emisi Hasil Pembakaran Bahan bakar
Fuel Combustion Emissions

$$\text{Emisi GRK / GHG Emissions} \left(\frac{\text{kg}}{\text{thn / yr}}\right) = \text{Konsumsi Energi / Energy Consumption} \left(\frac{\text{TJ}}{\text{thn / yr}}\right) \times \text{Faktor Emisi / Emission Factor} \left(\frac{\text{kg}}{\text{TJ}}\right)$$

Sesuai tabel di bawah, emisi gas rumah kaca dari penggunaan bensin tahun 2025 tercatat sebesar 45.045 kgCO2eq atau 45 ton CO2eq, turun dibanding tahun 2024 dengan emisi sebesar 60.984 kgCO2eq atau 61 ton CO2eq.

According to the table below, the Bank's greenhouse gas emissions from its gasoline use in 2025 were recorded at 45,045 kgCO2eq or (45 tons CO2eq), which marked a decrease compared to 2024, during which its emissions were at 60,984 kgCO2eq (or 61 tons CO2eq).

Tabel Perhitungan Emisi Gas Rumah Kaca Langsung (Cakupan 1) Tahun 2023-2025
Direct Greenhouse Gas Emissions Calculation Table (Scope 1) 2023-2025

Bahan Bakar Fuel	Total Energi (TJ/Tahun) Total Energy (TJ/Year)			Faktor Emisi CO2 (KgCO2/TJ) CO2 Emission Factor (KgCO2/TJ)	Emisi CO2 (Kg CO2/Tahun) CO2 Emissions (KgCO2/Year)		
	2025	2024	2023		2025	2024	2023
	A			B	C=A*B		
Bensin Gasoline	0,65	0,88	0,54	69.300	45.045	60.984	37.422

Sumber | Source: IPCC 2006
Diolah dari Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional Kementerian Lingkungan Hidup 2012
Adapted from the Ministry of Environment's 2012 Guidelines for Implementing the National Greenhouse Gas Inventory

Adapun penghitungan emisi cakupan 2 tahun 2025 dilakukan dengan mengalikan konsumsi listrik (dalam Kwh per tahun) dengan faktor emisi Jawa Madura Bali (Jamali) sebagaimana diatur dalam Keputusan Menteri Energi dan Sumber Daya Mineral Republik Indonesia No. 163.K/HK.02/MEM.S/2021 tentang Penetapan Faktor Emisi Gas Rumah Kaca Sistem Ketenagalistrikan yaitu 0,87 kgCO2/kWh. Penghitungan tersebut berbeda dengan tahun-tahun sebelumnya di mana perhitungan dilakukan dengan merujuk pada *average grid emission factor* RUPTL PLN 2015-2024 yaitu sebesar 0,934 kgCO_2/Kwh (2017). Penyesuaian metode perhitungan dilakukan karena RUPTL PLN 2025-2034 sebagai lanjutan RUPTL sebelumnya tidak mengatur *average grid* secara spesifik per wilayah.

Seperti disampaikan pada tabel di bawah, emisi cakupan 2 dari penggunaan listrik Allo Bank 2025 mengalami kenaikan dibanding tahun sebelumnya. Kenaikan sejalan dengan peningkatan konsumsi listrik. **[OJK F.11]**

The calculation of Scope 2 emissions for 2025 was carried out by multiplying electricity consumption (in kWh per year) by the Java-Madura-Bali (Jamali) emission factor as stipulated in the Decree of the Minister of Energy and Mineral Resources of the Republic of Indonesia No. 163.K/HK.02/MEM.S/2021 concerning the Determination of the Greenhouse Gas Emission Factor for the Electricity System. Through this calculation, the Bank arrived at 0.87 kgCO2/kWh. The Bank's calculation differed from previous years. It used the average grid emission factor of 0.934 kgCO_2/kWh (2017) in the 2015-2024 PLN RUPTL (Regional Electricity Supply Chain Plan). This calculation method was adjusted because the 2025-2034 PLN RUPTL, a continuation of the previous RUPTL, did not regulate the average grid factor specifically for each region.

As shown in the table below, scope 2 emissions from Allo Bank's electricity usage in 2025 increased compared to the previous year. This increase was in line with the Bank's increased electricity consumption **[OJK F.11]**

Tabel Emisi Gas Rumah Tidak Langsung (Cakupan 2) Tahun 2023-2025
Table of Indirect Household Gas Emissions (Scope 2) for 2023-2025

Konsumsi Energi Energy Consumption	Satuan Unit	Tahun Year			Emisi CO2eq yang Dihasilkan (kg) CO2eq Emissions Generated (kg)		
		2025	2024	2023	2025	2024	2023
Listrik Electricity	kWh	1.383.080	389.000	71.720	1.203.280	361.381	66.627

Dengan demikian, per 31 Desember 2025, jumlah emisi yang dihasilkan Allo Bank adalah sebesar 1.248.325 kgCO2eq atau 1.248 ton kgCO2eq, naik dibandingkan tahun 2024 dengan emisi sebesar 422.365 kgCO2eq atau 422 tonCO2eq.

As such, as of 31 December, 2025, Allo Bank's emissions totaled 1,248,325 kgCO2eq (1,248 tons kgCO2eq), an increase compared to 2024's emissions of 422,365 kgCO2eq (422 tons CO2eq).

Pengelolaan Air

Air bersih merupakan salah satu kebutuhan esensial dalam mendukung operasional Allo Bank, khususnya untuk memenuhi keperluan domestik karyawan antara lain penyediaan air minum, pencucian peralatan dapur, keperluan ibadah, pembilasan fasilitas sanitasi, serta pencucian kendaraan operasional. Dalam pemenuhan kebutuhan tersebut, Bank memperoleh pasokan air bersih dari pihak ketiga yaitu produsen air minum dalam kemasan serta Perusahaan Daerah Air Minum (PDAM).

Sejalan dengan semakin terbatasnya ketersediaan sumber air bersih, termasuk meningkatnya tingkat pencemaran air permukaan yang digunakan sebagai sumber air baku PDAM, Bank secara konsisten mengoptimalkan efisiensi penggunaan air. Upaya tersebut dilakukan melalui penyampaian imbauan kepada karyawan untuk menggunakan air secara bijaksana dan tidak berlebihan, serta pelaksanaan pemeliharaan jaringan pipa secara berkala guna mencegah kebocoran. Efisiensi penggunaan air di Allo Bank dilaksanakan sejalan dengan Instruksi Presiden Republik Indonesia No. 13 Tahun 2011 tentang Penghematan Energi dan Air.

Upaya penghematan air menjadi semakin relevan mengingat cakupan layanan air bersih di wilayah DKI Jakarta pada September 2025 baru mencapai sekitar 74,24%, yang masih berada di bawah target cakupan sebesar 100% pada tahun 2030. Selain itu, kualitas air tanah di sebagian wilayah Ibu Kota juga belum memenuhi baku mutu lingkungan antara lain akibat kandungan bakteri *Escherichia coli* (E-Coli) serta tingginya tingkat salinitas yang disebabkan oleh intrusi air laut.

Per 31 Desember 2025, Bank mengeluarkan biaya pembelian air sebesar Rp114 juta, naik dibandingkan tahun 2024, yang mencapai Rp90,5 juta. Kenaikan dipengaruhi oleh konsumsi air terkait penambahan sumber daya manusia. **[OJK F.8]**

Pengelolaan Limbah/Sampah

Kegiatan operasional Allo Bank menghasilkan limbah, baik limbah cair maupun limbah padat, yang mencakup kategori Bahan Berbahaya dan Beracun (B3) serta limbah non-B3. Limbah B3 yang dihasilkan antara lain berupa aki bekas dan oli bekas dari kendaraan operasional, serta lampu bekas, *cartridge* bekas, dan peralatan elektronik bekas yang berasal dari aktivitas operasional perkantoran. Sementara itu, limbah non-B3 meliputi sampah domestik yang dihasilkan dari aktivitas karyawan, baik berupa sampah organik maupun non-organik.

Dalam pengelolaan sampah perkantoran, Bank menyediakan sarana tempat sampah dalam jumlah yang memadai serta melakukan pemilahan sampah berdasarkan jenisnya. Selanjutnya, Bank bekerja sama dengan pihak ketiga untuk melakukan pengangkutan sampah ke tempat pembuangan akhir. Sejalan dengan upaya pengurangan volume limbah, Bank juga menerapkan berbagai kebijakan pengelolaan sampah yang mengacu pada prinsip 3R (*Reduce, Reuse,* dan *Recycle*).

Water Management

Clean water is an essential requirement to support Allo Bank's operations, particularly as a way to meet its employee needs, including their need for drinking water supplies, washing kitchen utensils, for religious purposes, rinsing sanitation facilities, and for use in washing operational vehicles. To meet these needs, the Bank obtains its clean water supplies from third parties, specifically, bottled water producers and the Regional Drinking Water Company (PDAM).

In line with increasingly limited availability of clean water sources, including the increasing level of pollution of surface water used as the PDAM's raw water source, the Bank has consistently worked to optimize its water efficiency. These efforts have been carried out by the Bank's efforts at reminding employees to use water wisely and not excessively, as well as by the Bank's efforts in carrying out regular pipe network maintenance to prevent leaks. Allo Bank's water efficiency efforts have been implemented in line with Presidential Instruction No. 13 of 2011 concerning Energy and Water Conservation.

Water conservation efforts have become increasingly relevant considering that clean water coverage in the Jakarta area as of September 2025 only reached approximately 74.24%, which was still below its target of 100% coverage by 2030. Furthermore, groundwater quality in some areas of the capital city did not meet environmental quality standards. This was due, among other factors, to Escherichia coli (E. coli) bacteria and high salinity levels caused by seawater intrusion.

As of 31 December, 2025, the Bank incurred IDR114 million in water purchases. This marked an increase compared to IDR90.5 million in 2024. This increase was driven by the Bank's water consumption related to additional human resources. **[OJK F.8]**

Waste Management

Allo Bank's operational activities generate both liquid and solid waste, including Hazardous and Toxic Materials (B3) and non-B3 waste. B3 waste includes used batteries and oil from operational vehicles, as well as used lamps, cartridges, and electronic equipment from office operations. Meanwhile, non-B3 waste includes domestic waste generated by employee activities, including both organic and non-organic forms of waste.

To manage office waste, the Bank provides adequate trash bins and segregates waste by type. Furthermore, the Bank collaborates with third parties to transport waste to landfills. In line with efforts to reduce waste volume, the Bank has also implemented various waste management policies that adhere to the 3R principle (Reduce, Reuse, and Recycle).

Sebagai bagian dari penerapan prinsip tersebut, Bank mengambil langkah-langkah konkret untuk mengurangi penggunaan plastik sekali pakai, khususnya dari air minum dalam kemasan. Bank menyediakan *pitcher* berbahan kaca sebagai sarana air minum bagi karyawan dan tidak menyediakan air minum dalam kemasan sekali pakai. Selain itu, Bank menginternalisasikan semangat *green living* dengan mendorong pengurangan penggunaan wadah makan dan minum sekali pakai dalam aktivitas perkantoran. Adapun untuk pengelolaan limbah B3, Bank bekerja sama dengan pihak ketiga yang memiliki perizinan resmi sehingga pengelolaan limbah dilakukan sesuai dengan ketentuan peraturan perundang-undangan dan tidak menimbulkan dampak negatif terhadap lingkungan.

As part of implementing this principle, the Bank has taken concrete steps to reduce the use of single-use plastics, particularly from bottled drinking water. The Bank provides glass pitchers for employees to drink water and does not provide single-use bottled water. In addition, the Bank has also internalized the spirit of green living by encouraging the reduction of the use of disposable food and drink containers in office activities. For B3 waste management, the Bank has collaborated with officially licensed third parties to ensure waste management complies with laws and regulations and does not negatively impact the environment.

Biaya Lingkungan

Per 31 Desember 2025, Bank mengeluarkan biaya lingkungan sebesar Rp280,9 juta, naik dibandingkan tahun 2024, yang mencapai Rp215 juta. Biaya lingkungan tersebut digunakan Bank untuk membiayai berbagai program Tanggung Jawab Sosial dan Lingkungan seperti yang telah diungkapkan pada Laporan Tahunan ini. **[OJK F.4]**

Environmental Costs

As of 31 December, 2025, the Bank incurred environmental costs of IDR280.9 million. This marked an increase compared to IDR215 million in 2024. These environmental costs were used by the Bank to finance various Social and Environmental Responsibility programs, as disclosed in this Annual Report. **[OJK F.4]**

Kinerja Sosial Keberlanjutan
Sustainable Social Performance

Keberhasilan Allo Bank dalam mencatatkan kinerja terbaik, termasuk meraih lebih dari 14 juta nasabah pada tahun keempat operasionalnya, menunjukkan betapa besar dukungan yang diterima Bank dari para pemangku kepentingan. Pencapaian ini semakin berarti mengingat persaingan bank umum berbasis layanan digital di Indonesia pada 2025 yang semakin ketat, seiring dengan meningkatnya adopsi layanan teknologi finansial dan tingginya permintaan masyarakat akan layanan perbankan yang cepat, praktis, dan terjangkau. Bank-bank dalam industri perbankan nasional bersaing sengit untuk menarik nasabah, menawarkan produk unggulan seperti bunga tabungan yang menarik dan integrasi fitur pembayaran *real-time*. Sejumlah pemain berhasil mencatatkan pertumbuhan Dana Pihak Ketiga (DPK) dan mulai berfokus pada pencapaian profitabilitas, bukan hanya ekspansi pengguna. Persaingan ini juga menuntut inovasi layanan dan efisiensi operasional, di tengah tekanan suku bunga yang menekan margin, serta mendorong bank konvensional untuk melakukan transformasi digital agar tetap relevan di era yang semakin digital ini.

Allo Bank's success in achieving its best levels of performance, including reaching over 14 million customers during its fourth year of operation, demonstrates the significant support the Bank has received from its stakeholders. This achievement is all the more significant considering how increasingly fierce competition was among digital-based commercial banks in Indonesia in 2025, driven by the nation's increasing adoption of financial technology services and its high public demand for fast, practical, and affordable banking services. Banks in the national banking industry are all in fierce competition to attract customers, offering superior products such as attractive savings interest rates and the integration of real-time payment features. Several players have successfully recorded growth in Third Party Funds (TPF) and have begun to focus on achieving profitability, rather than solely expanding their user base. This competition has also seen demand in service innovation and operational efficiency in the midst of interest rate pressures that have squeezed margins. These have pushed conventional banks to undertake digital transformation to remain relevant in this increasingly digital era.

Keberhasilan tersebut merupakan hasil dari hubungan timbal balik yang terjalin antara Allo Bank dan para pemangku kepentingan, baik internal maupun eksternal. Pemangku kepentingan internal Bank terdiri dari manajemen, serta karyawan dari berbagai divisi dan level jabatan. Sementara pemangku kepentingan eksternal mencakup nasabah, klien, regulator, pemegang saham dan masyarakat sekitar lokasi operasi perusahaan, termasuk mereka yang menerima manfaat dari program CSR (*Corporate Social Responsibility*) Bank.

This success is the result of the reciprocal relationship between Allo Bank and both its internal and external stakeholders. The Bank's internal stakeholders consist of management and employees from various divisions and levels. Meanwhile, external stakeholders include customers, clients, regulators, shareholders, and communities surrounding the Company's operational locations, including those who benefit from the Bank's CSR (Corporate Social Responsibility) programs.

Allo Bank memenuhi tanggung jawabnya terhadap pemangku kepentingan dengan pendekatan yang matang dan berbasis pada pemetaan yang jelas. Melalui proses ini, Bank dapat memahami harapan dan kebutuhan masing-masing pemangku kepentingan secara tepat. Komitmen Bank untuk memenuhi tanggung jawab ini merupakan langkah terbaik untuk membangun hubungan yang baik dan menciptakan komunikasi yang positif dengan para pemangku kepentingan. Sebagai entitas bisnis, memiliki hubungan yang berkualitas dengan pemangku kepentingan adalah modal penting untuk mewujudkan usaha yang berkelanjutan.

Allo Bank fulfills its responsibilities to stakeholders with a mature approach based on clear mapping. Through this process, the Bank can accurately understand the expectations and needs of each stakeholder. The Bank's commitment to fulfilling these responsibilities is the best way to build good relationships and foster positive communication with stakeholders. As a business entity, maintaining quality relationships with stakeholders is essential for achieving sustainable business.

Seiring dengan perbedaan kategori pemangku kepentingan, Allo Bank mengimplementasikan berbagai upaya untuk memenuhi hak dan harapan mereka. Pemenuhan hak ini meliputi berbagai aspek seperti ketenagakerjaan, Keselamatan dan Kesehatan Kerja (K3), hak asasi manusia, keterlibatan masyarakat, serta tanggung jawab terhadap produk dan layanan yang ditawarkan.

In line with the different categories of stakeholders, Allo Bank has implemented various efforts to fulfill their rights and expectations. Fulfillment of these rights encompasses various aspects such as employment, Occupational Safety and Health (OSH), human rights, community involvement, and responsibility for the products and services offered.

Landasan Kebijakan

Komitmen Allo Bank memenuhi tanggung jawab kepada segenap pemangku kepentingan internal maupun eksternal merujuk pada berbagai regulasi yang berlaku di Indonesia di antaranya:

1. Undang-Undang No. 1 Tahun 1970 tentang Keselamatan Kerja
2. Undang-Undang No. 8 Tahun 1999 tentang Perlindungan Konsumen
3. Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan
4. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas
5. Undang-Undang Republik Indonesia No. 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial
6. Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang
7. Undang-Undang No. 17 Tahun 2023 tentang Kesehatan
8. Undang-Undang Republik Indonesia No. 27 Tahun 2022 tentang Pelindungan Data Pribadi
9. Peraturan Pemerintah No. 50 Tahun 2012 tentang Penerapan Sistem Manajemen Keselamatan dan Kesehatan Kerja;
10. Peraturan Pemerintah Republik Indonesia No. 36 Tahun 2021 tentang Pengupahan
11. Peraturan Presiden Republik Indonesia No. 7 Tahun 2019 tentang Penyakit Akibat Kerja
12. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik.
13. Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan.
14. Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat Sektor Jasa Keuangan

Policy Basis

Allo Bank's commitment to fulfilling its responsibilities to all internal and external stakeholders is based on various regulations in force in Indonesia, including the following:

1. Law No. 1 of 1970 concerning Occupational Safety
2. Law No. 8 of 1999 concerning Consumer Protection
3. Law No. 13 of 2003 concerning Manpower
4. Law No. 40 of 2007 concerning Limited Liability Companies
5. Law of the Republic of Indonesia No. 24 of 2011 concerning the Social Security Administration Agency
6. Law No. 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation as Law
7. Law No. 17 of 2023 concerning Health
8. Law of the Republic of Indonesia No. 27 of 2022 concerning Personal Data Protection
9. Government Regulation No. 50 of 2012 concerning the Implementation of the Occupational Safety and Health Management System;
10. Government Regulation of the Republic of Indonesia No. 36 of 2021 concerning Wages
11. Presidential Regulation of the Republic of Indonesia No. 7 of 2019 concerning Occupational Diseases
12. Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.
13. Financial Services Authority Regulation No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector.
14. Financial Services Authority Regulation No. 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector

15. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 22 Tahun 2023 Tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan
16. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan Masyarakat;
17. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 12 Tahun 2024 tentang Penerapan Strategi Anti Fraud Bagi Lembaga Jasa Keuangan;
18. Surat Edaran Otoritas Jasa Keuangan No. 2/SEOJK.07/2014 tentang Pelayanan dan Penyelesaian Pengaduan Konsumen pada Pelaku Usaha Jasa Keuangan;
19. Peraturan Otoritas Jasa Keuangan No. 31/POJK.07/2020 tentang Penyelenggaraan Layanan Konsumen dan Masyarakat di Sektor Jasa Keuangan oleh Otoritas Jasa Keuangan;
20. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 19 Tahun 2025 tentang Kemudahan Akses Pembiayaan kepada Usaha Mikro, Kecil, dan Menengah

Berdasarkan berbagai regulasi tersebut, Bank kemudian menyusun sejumlah regulasi internal sebagai pedoman operasional harian yang mencakup pengelolaan kepegawaian, Kesehatan dan Keselamatan Kerja (K3), tanggung jawab produk, tanggung jawab sosial kepada masyarakat dan aspek lainnya.

Layanan Setara untuk Nasabah [OJK F.17]

Layanan setara bagi nasabah merupakan prinsip dasar yang diterapkan Allo Bank dalam menjalankan bisnis. Oleh karena itu, Bank memastikan bahwa setiap nasabah, tanpa memandang latar belakang seperti agama, ras, suku, gender, pandangan politik, dan lainnya, memiliki akses yang sama untuk mendapatkan layanan terbaik. Bank percaya bahwa kualitas dan kesetaraan layanan merupakan faktor kunci dalam memperoleh kepercayaan dan loyalitas nasabah.

Implementasi prinsip kesetaraan terhadap nasabah merupakan bentuk kepatuhan Allo Bank terhadap Undang-Undang Perlindungan Konsumen pasal 7 huruf c yang menyatakan bahwa pelaku usaha harus memperlakukan atau melayani konsumen secara benar, jujur, dan tidak diskriminatif. Dalam penjelasan pasal tersebut menegaskan tentang larangan pelaku usaha membeda-bedakan konsumen dalam memberikan pelayanan dan harus memberikan mutu pelayanan yang setara. Sebagai bagian dari Lembaga Jasa Keuangan, kesetaraan layanan di Allo Bank juga mengacu pada Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Pasal 35 ayat 1 peraturan ini menyebutkan “PUJK wajib memberikan akses yang setara kepada setiap konsumen sesuai klasifikasi konsumen.”

15. Financial Services Authority Regulation No. 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector
16. Financial Services Authority Regulation No. 3 of 2023 concerning Improving Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the Public;
17. Financial Services Authority Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions;
18. Financial Services Authority Circular Letter No. 2/SEOJK.07/2014 concerning Consumer Complaints Services and Resolution for Financial Services Business Actors;
19. Financial Services Authority Regulation No. 31/POJK.07/2020 concerning the Provision of Consumer and Public Services in the Financial Services Sector by the Financial Services Authority;
20. Financial Services Authority Regulation No. 19 of 2025 concerning Ease of Access to Financing for Micro, Small, and Medium Enterprises

On the basis of these various regulations, the Bank developed a number of internal regulations that serve as daily operational guidelines covering personnel management, Occupational Health and Safety (OHS), product responsibility, social responsibility to the community, and other aspects.

Equal Service for Customers [OJK F.17]

Equality in the provision of service for customers is a fundamental principle implemented by Allo Bank in conducting its business. Accordingly, the Bank ensures that every customer, regardless of background such as religion, race, ethnicity, gender, political views, and so on, has equal access to the best services the Bank has to offer. The Bank believes that quality and equality of service are key factors in gaining customer trust and loyalty.

The implementation of this equality principle for customers demonstrates Allo Bank's compliance with Article 7 (c) of the Consumer Protection Law, which states that business actors must treat and serve consumers fairly, honestly and without discrimination. The explanation of this article emphasizes the prohibition on business actors from discriminating against consumers in providing services and their obligation to provide equality in service quality. As a Financial Services Institution (FSI), equality of service at Allo Bank also uses Financial Services Authority Regulation No. 6/POJK.07/2022 concerning Consumer and Public Protection in the Financial Services Sector as a reference. Article 35, Paragraph 1 of this regulation states, "FSIs are obliged to provide equal access to every consumer according to consumer classification."

Kesetaraan Kesempatan Kerja [OJK F.18]

Allo Bank secara konsisten menerapkan lingkungan kerja yang adil dan setara tanpa diskriminasi bagi seluruh karyawan, serta mendukung keberagaman sebagai bagian dari kekuatan Bank. Komitmen ini diterapkan sejak proses rekrutmen dan berlaku untuk semua karyawan, baik yang baru maupun yang sudah ada, mencakup pelatihan dan pengembangan kompetensi, karier, remunerasi, dan berbagai aspek lainnya. Sesuai dengan komitmen tersebut, Bank memberikan kesempatan setara bagi seluruh karyawan, baik pria maupun wanita, untuk bekerja, meniti karier, dan menduduki posisi-posisi penting, termasuk di jajaran manajemen puncak. Prinsip kesetaraan dan non-diskriminasi dalam kesempatan kerja di Allo Bank diatur melalui regulasi internal yaitu *Code of Conduct* dan Peraturan Perusahaan.

Pengaplikasian kesetaraan kesempatan bekerja di Allo Bank sesuai dengan semangat Pasal 28 I ayat (2) Undang-Undang Dasar Negara Republik Indonesia Tahun 1945 yaitu: “Setiap orang berhak bebas dari perlakuan yang bersifat diskriminatif atas dasar apapun dan berhak mendapatkan perlindungan terhadap perlakuan yang bersifat diskriminatif itu.” Selain itu, penerapan tersebut juga selaras dengan Undang-Undang Republik Indonesia No. 7 Tahun 1984 tentang Pengesahan Konvensi Mengenai Penghapusan Segala Bentuk Diskriminasi terhadap Wanita (*Convention On The Elimination Of All Forms Of Discrimination Against Women*), serta Instruksi Presiden Republik Indonesia No. 9 Tahun 2000 tentang Pengarusutamaan Gender dalam Pembangunan Nasional.

Tenaga Kerja Anak dan Kerja Paksa [OJK F.19]

Allo Bank berkomitmen penuh dalam menghapuskan praktik tenaga kerja anak dan kerja paksa sebagai bentuk nyata perlindungan hak asasi manusia. Sebagai langkah preventif, Bank memberlakukan kebijakan ketat terkait batasan usia dan jam kerja. Bank memastikan seluruh karyawan, baik dengan status tetap maupun kontrak, telah memenuhi syarat usia minimal yakni di atas 18 tahun. Hal tersebut sesuai dengan kebijakan rekrutmen Bank, yaitu untuk pendidikan kandidat minimal SMU (sederajat), sedangkan usia minimal 18 tahun. Adapun jam kerja yang berlaku di Bank adalah 8 (delapan) jam dalam 1 (satu) hari dan 40 (empat puluh) jam dalam 1 (satu) minggu untuk 5 (lima) hari kerja dalam 1 (satu) minggu, sesuai dengan pasal 77 Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan. Melalui ketentuan tersebut, Bank memastikan setiap karyawan mendapatkan hak waktu istirahat yang memadai. Komitmen serta kepatuhan Bank terhadap regulasi tentang usia dan jam kerja terbukti efektif dalam meniadakan praktik pekerja anak maupun kerja paksa di lingkungan perusahaan.

Equal Employment Opportunity [OJK F.18]

Allo Bank consistently implements a fair and equitable work environment without discrimination for all employees and supports diversity as part of the Bank's strengths. This commitment is implemented from the recruitment process and applies to all new and old employees. It encompasses training and competency development, career development, remuneration, and various other aspects. In accordance with this commitment, the Bank provides equal opportunities for all employees, both men and women, to work, pursue careers, and occupy key positions, including positions in senior management. The principles of equality and non-discrimination in employment opportunities at Allo Bank are regulated through internal regulations, specifically, the Code of Conduct and Company Regulations.

The application of equal employment opportunities at Allo Bank is in accordance with the spirit of Article 28I Paragraph (2) of the 1945 Constitution of the Republic of Indonesia, which states: "Everyone has the right to be free from discriminatory treatment on any basis whatsoever and has the right to receive protection from such discriminatory treatment." Furthermore, this implementation is also in line with Law of the Republic of Indonesia No. 7 of 1984 concerning the Ratification of the Convention on the Elimination of All Forms of Discrimination Against Women, as well as Presidential Instruction of the Republic of Indonesia No. 9 of 2000 concerning Gender Mainstreaming in National Development.

Child Labor and Forced Labor [OJK F.19]

Allo Bank is fully committed to eliminating child labor and forced labor as a concrete form of human rights protection. As a preventative measure, the Bank has enforced strict policies regarding age limits and working hours. The Bank ensures that all employees, both permanent and contract employees, meet the minimum age requirement of 18 years and above. This aligns with the Bank's recruitment policy, which requires candidates to have a minimum education of high school (or its equivalent) and a minimum age of 18 years. The Bank's working hours are 8 hours per day and 40 hours per week, for 5 working days per week. This is in accordance with Article 77 of Law No. 13 of 2003 concerning Manpower. Through these provisions, the Bank ensures that every employee has the right to adequate rest time. The Bank's commitment to and compliance with regulations regarding age and working hours has proven effective in eliminating child labor and forced labor within the company.

Selain berpedoman pada undang-undang ketenagakerjaan yang berlaku, komitmen Bank dalam menghapuskan pekerja anak dan kerja paksa juga sejalan dengan mandat Undang-Undang No. 20 Tahun 1999 tentang Pengesahan ILO *Convention No. 138 Concerning Minimum Age for Admission to Employment* (Konvensi ILO Mengenai Usia Minimum untuk Diperbolehkan Bekerja), dan Undang-Undang Republik Indonesia No. 1 Tahun 2000 tentang Pengesahan *ILO Convention No. 182 Concerning The Prohibition And Immediate Action for The Elimination of The Worst Forms of Child Labour* (Konvensi ILO No. 182 Mengenai Pelarangan dan Tindakan Segera Penghapusan Bentuk-Bentuk Pekerjaan Terburuk untuk Anak). Adapun pemberlakuan jam kerja dengan batasan waktu yang jelas sehingga tidak terjadi kerja paksa sejalan dengan Undang-Undang No. 19 Tahun 1999 tentang Pengesahan ILO Convention No. 105 *Concerning The Abolition of Forced Labour* (Konvensi ILO Mengenai Penghapusan Kerja Paksa).

Upah Minimum Regional [OJK F.20]

Bagi Allo Bank, pemenuhan upah minimum bukan sekadar kewajiban hukum, melainkan strategi penting dalam membangun hubungan kerja yang harmonis, memacu produktivitas, serta menjaga keberlanjutan bisnis. Bank berkomitmen penuh pada prinsip keadilan dalam sistem pengupahan guna memotivasi karyawan untuk terus berprestasi. Komitmen ini diwujudkan melalui sistem pengupahan nondiskriminatif di mana setiap karyawan mendapatkan hak yang setara tanpa memandang gender. Perbedaan kompensasi hanya didasarkan pada pencapaian kinerja dan prestasi individu.

Bank memastikan kepatuhan terhadap regulasi remunerasi, terutama bagi karyawan tetap di tingkat terendah, dengan memberikan upah yang memenuhi standar kebutuhan hidup layak. Penentuan besaran upah senantiasa mempertimbangkan harga kebutuhan pokok, inflasi, dan variabel kelayakan hidup sesuai ketetapan Pemerintah. Allo Bank menjamin bahwa seluruh upah karyawan telah memenuhi, bahkan melampaui standar Upah Minimum Regional (UMR), termasuk untuk operasional di wilayah DKI Jakarta. Khusus untuk tahun 2025, Bank berpedoman pada Peraturan Menteri Ketenagakerjaan No. 16 Tahun 2024 tentang Penetapan Upah Minimum Tahun 2025.

Kesetaraan upah tanpa memandang gender ini merupakan implementasi nyata dari undang-undang ketenagakerjaan serta Konvensi ILO No. 100 Tahun 1951 tentang Pengupahan yang Sama bagi Pekerja Laki-laki dan Wanita untuk Pekerjaan yang Sama Nilainya (*Equal Remuneration for Men and Women Workers for Work of Equal Value*).

In addition to adhering to applicable labor laws, the Bank's commitment to eliminating child labor and forced labor also aligns with the mandate of Law No. 20 of 1999 concerning the Ratification of ILO Convention No. 138 Concerning Minimum Age for Admission to Employment, and Law of the Republic of Indonesia No. 1 of 2000 concerning the Ratification of ILO Convention No. 182 Concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labor. The implementation of working hours with clear time limits to prevent forced labor also aligns with Law No. 19 of 1999 concerning the Ratification of ILO Convention No. 105 Concerning the Abolition of Forced Labor.

Regional Minimum Wage [OJK F.20]

For Allo Bank, fulfilling minimum wage requirements is not merely a legal obligation, but also a crucial strategy for building harmonious working relationships, boosting productivity, and maintaining business sustainability. The Bank is fully committed to the principle of fairness in its wage system to motivate employees to continue to excel. This commitment can be seen realized through a non-discriminatory wage system where every employee receives equal rights regardless of gender. Compensation differences are based solely on individual performance and accomplishments.

The Bank ensures compliance with remuneration regulations, especially for permanent employees at the lowest level. It does this by providing wages that meet a decent standard of living. Wage determination always takes into account the price of basic necessities, inflation, and living standards as stipulated by the Government. Allo Bank guarantees that all employee wages meet, or even exceed, the Regional Minimum Wage (UMR) standard, including for operations in the Greater Jakarta area. Specifically, for 2025, the Bank is guided by Minister of Manpower Regulation No. 16 of 2024 concerning the Determination of the 2025 Minimum Wage.

This gender-neutral wage equality is also the Bank's concrete implementation of labor laws and ILO Convention No. 100 of 1951 concerning Equal Remuneration for Men and Women Workers for Work of Equal Value.

Lingkungan Kerja yang Layak dan Aman [OJK F.21]

Allo Bank menempatkan lingkungan kerja yang layak dan aman sesuai kaidah Keselamatan dan Kesehatan Kerja (K3) sebagai fondasi utama operasional perusahaan. Bank meyakini bahwa penciptaan lingkungan kerja yang optimal memungkinkan karyawan bekerja dengan tenang dan produktif tanpa kekhawatiran terhadap risiko kecelakaan kerja maupun penyakit akibat kerja (PAK).

Upaya preventif dilakukan melalui penataan *layout* kantor yang ergonomis serta penyediaan sarana prasarana K3 yang lengkap, termasuk untuk kondisi darurat. Fasilitas ini mencakup sistem deteksi asap, Alat Pemadam Api Ringan (APAR), *hydrant,* kotak P3K, hingga dukungan keamanan 24 jam dan fasilitas pendukung lainnya.

Bagi karyawan lapangan, Perseroan menyelenggarakan program perlindungan khusus yang meliputi pelatihan mitigasi risiko, prosedur tanggap darurat, serta proteksi asuransi kecelakaan kerja di luar kantor. Guna memperkuat budaya K3, sosialisasi dilakukan secara berkelanjutan kepada seluruh insan Allo Bank. Berkat komitmen tersebut, Bank berhasil mencatatkan nihil kecelakaan kerja (*zero accident*) dan penyakit akibat kerja sepanjang tahun 2025 .

Pelatihan dan Pengembangan Kemampuan Karyawan [OJK F.22]

Allo Bank secara berkesinambungan menyelenggarakan program pendidikan dan pelatihan untuk memperkuat kompetensi pegawai dalam menjalankan tanggung jawab secara optimal. Sebagai bank umum berbasis digital, fokus pengembangan difokuskan pada pemenuhan kualifikasi spesifik di bidang teknologi informasi dan bisnis digital. Strategi pengembangan ini berorientasi pada kekuatan individu (*strength-based development*) yang diselaraskan dengan arah bisnis strategis Bank.

Selain penguatan kepemimpinan, Bank secara aktif menginisiasi dan berpartisipasi dalam program teknis spesialis mencakup bidang *data analytics*, *digital marketing*, serta teknologi informasi. Bank mendukung penuh pengembangan personal dan profesional pegawai untuk mengeksplorasi minat baru yang relevan. Guna memastikan efektivitasnya, pembelajaran dilakukan melalui metode yang fleksibel, baik secara virtual (*e-learning*) maupun tatap muka.

Sepanjang tahun 2025, Bank melaksanakan kegiatan pengembangan kompetensi sebanyak 517 program, diikuti oleh 476 pegawai atau 89% dari total pegawai dengan jumlah jam pelatihan sebanyak 1.476 jam. Untuk membiayai kegiatan tersebut, Bank mengeluarkan dana sebesar Rp5.269.471.513, meningkat dibandingkan tahun 2024 yang mencapai Rp4.853.358.083. Rekapitulasi program pengembangan kompetensi dan rerata jam pelatihan pegawai selengkapnya disajikan dalam tabel berikut:

A Decent and Safe Work Environment [OJK F.21]

Allo Bank prioritizes the importance of a decent and safe work environment in accordance with Occupational Safety and Health (OHS) principles as the main foundation of the Company's operations. The Bank believes that creating an optimal work environment allows employees to work calmly and productively without worrying about the risk of workplace accidents or occupational diseases.

Preventive efforts are implemented through ergonomic office layouts and the provision of comprehensive OHS infrastructure, including emergency facilities. These facilities include smoke detection systems, portable fire extinguishers, hydrants, first aid kits, 24-hour security support, and other supporting facilities.

For field employees, the Company has a special protection program that includes risk mitigation training, emergency response procedures, and insurance protection for off-site accidents. To strengthen its OHS culture, ongoing outreach efforts are made to all Allo Bank employees. Thanks to this commitment, the Bank was successfully able to achieve zero workplace accidents and occupational diseases throughout 2025.

Employee Training and Development [OJK F.22]

Allo Bank continuously conducts education and training programs to strengthen employee competency and ensure that they optimally carry out their responsibilities. As a digital-based commercial bank, its development programs focus on meeting specific qualifications in information technology and digital business. This development strategy is oriented towards individual strengths (strength-based development) that are aligned with the Bank's strategic business direction.

In addition to strengthening leadership, the Bank actively initiates and participates in specialist technical programs covering data analytics, digital marketing, and information technology. The Bank fully supports the personal and professional development of employees, allowing them to explore new and relevant interests. To ensure effectiveness, learning is conducted through flexible methods, whether through virtual (e-learning) or face-to-face means.

Throughout 2025, the Bank implemented 517 competency development programs that were attended by 476 employees (or 89% of total employees), with a total of 1,476 hours spent training. To finance these activities, the Bank allocated IDR5,269,471,513, which marked an increase compared to IDR4,853,358,083 in 2024. A complete summary of the Bank's competency development program and average employee training hours is presented in the following table:

Uraian Description	Jumlah Pekerja yang Memperoleh Pelatihan Number of Employees Receiving Training			Jam Pelatihan Training Hours			Rata-rata Jam Pelatihan Setiap Pekerja Average Training Hours per Employee		
	2025	2024	2023	2025	2024	2023	2025	2024	2023
Keseluruhan Overall	476	439	366	1.476	1.468	1.293	3,1	3,3	3,5
Berdasarkan Kategori Jabatan Karyawan By Employee Position Category									
Manajemen Management	37	38	39	537	324	305	6,7	8,5	7,8
Staf Staff	439	401	327	939	1.144	994	3,6	2,8	3,0

Dampak Operasi terhadap Masyarakat Sekitar [OJK F.23]

Allo Bank mengadopsi model operasional bank umum berbasis digital sebagai respons strategis terhadap pesatnya transformasi teknologi. Visi dan misi yang telah disetujui oleh Dewan Komisaris serta Direksi menjadi kompas utama dalam mencapai kinerja optimal yang bertanggung jawab. Dengan berpedoman pada visi tersebut, Bank memastikan seluruh aktivitas operasionalnya dikelola secara hati-hati agar tidak menimbulkan dampak negatif bagi masyarakat.

Sebaliknya, kehadiran Allo Bank dirancang untuk memberikan nilai tambah berkelanjutan melalui penyediaan lapangan kerja serta pembukaan peluang kemitraan bagi pemasok barang dan jasa lokal. Kontribusi sosial Bank juga diwujudkan melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL) yang komprehensif. Sebagai institusi berbasis digital, operasional Bank tidak memberikan dampak destruktif secara langsung terhadap lingkungan. Hal ini tercermin dari nihilnya pengaduan terkait isu lingkungan yang ditujukan kepada Bank selama periode pelaporan tahun 2025.

Pengaduan Masyarakat [OJK F.24]

Kepatuhan terhadap regulasi merupakan prinsip utama bagi Allo Bank untuk menjamin operasional bisnis yang bertanggung jawab terhadap masyarakat dan lingkungan. Sebagai bentuk komitmen atas transparansi dan akuntabilitas, Allo Bank menyediakan mekanisme penanganan pengaduan bagi seluruh pemangku kepentingan, termasuk nasabah, yang merasa terdampak oleh aktivitas operasional Bank, dan berkomitmen untuk merespons dan menyelesaikan setiap aspirasi serta keluhan secara cepat dan tepat. Masyarakat dan pemangku kepentingan lainnya dapat menyampaikan pengaduan dengan mengunjungi kantor operasional Bank secara langsung atau melalui kanal komunikasi berikut:

Telepon : (+62 21) 7990671, 79184705, 79182387
Faksimile: (+62 21) 3841022, 3851023
Email : corsec@allobank.com
Website : www.allobank.com

Impact of Operations on the Surrounding Community [OJK F.23]

Allo Bank has adopted a digital-based commercial bank operating model as a strategic response to rapid technological transformation. The Bank's vision and mission approved by the Board of Commissioners and Board of Directors serve as its primary compass for achieving optimal and responsible performance. Guided by this vision, the Bank ensures that all its operational activities are carefully managed to avoid negative impacts on the community.

Conversely, Allo Bank's presence is designed to provide sustainable added value by providing employment and opening partnership opportunities for local suppliers of goods and services. The Bank's social contributions can also be seen realized through its comprehensive Social and Environmental Responsibility program. As a digital-based institution, the Bank's operations do not have a direct destructive impact on the environment. This can be seen reflected in the zero complaints the Bank has received related to environmental issues filed against the Bank during the 2025 reporting period.

Public Complaints [OJK F.24]

Compliance with regulations is a key principle for Allo Bank to ensure responsible business operations towards the community and the environment. As part of its commitment to transparency and accountability, Allo Bank has provided a complaint handling mechanism for all stakeholders, including customers, who feel impacted by the Bank's operational activities. The Bank is committed to responding to and resolving all concerns and complaints promptly and appropriately. The public and other stakeholders can submit complaints by visiting the Bank's operational offices in person or through the following communication channels:

Telephone: (+62 21) 7990671, 79184705, 79182387
Fax. : (+62 21) 3841022, 3851023
Email : corsec@allobank.com
Website : www.allobank.com

Sepanjang tahun 2025, Bank menerima pengaduan sebanyak 35.449 kasus, naik dibandingkan tahun 2024 yang mencapai 19.335 kasus. Topik pengaduan yang masuk terbagi dalam beberapa kategori yaitu Kartu ATM/Debit/Mesin ATM, *Electronic Banking* dan Sistem Pembayaran Lainnya (Transfer Dana), dan sebanyak 97,18% telah ditindaklanjuti sesuai *Standard Operating Procedure* yang berlaku.

Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) [OJK F.25]

Allo Bank mengimplementasikan Program TJSL/CSR sebagai instrumen strategis untuk menjembatani hubungan harmonis dengan masyarakat. Melalui inisiatif ini, Bank tidak hanya berkontribusi pada peningkatan kualitas hidup dan pemberdayaan komunitas, tetapi juga memperkuat reputasi serta kepercayaan publik. Di era digital saat ini, komitmen CSR menjadi bukti nyata tanggung jawab sosial Allo Bank yang mampu meningkatkan daya tarik bagi investor maupun nasabah yang memiliki kesadaran tinggi terhadap dampak sosial dan lingkungan.

Selaras dengan prinsip *Triple Bottom Line* (*People, Planet, Profit*), CSR bagi Allo Bank merupakan wujud komitmen dalam mendukung pembangunan berkelanjutan sekaligus memberikan nilai tambah bagi seluruh pemangku kepentingan. Bank mendefinisikan CSR sebagai tanggung jawab atas dampak dari keputusan dan aktivitasnya pada masyarakat dan lingkungan melalui perilaku yang transparan dan beretika yang bertujuan untuk:

1. Membangun citra dan reputasi Bank yang dapat meningkatkan kepercayaan kepada Allo Bank;
2. Membangun hubungan yang harmonis dengan segenap pemangku kepentingan;
3. Menumbuhkan *positive value* karyawan terhadap Allo Bank;
4. Konsisten dengan pembangunan berkelanjutan (*sustainable development*) dan kesejahteraan masyarakat; dan
5. Mematuhi peraturan dan ketentuan yang berlaku

Allo Bank secara konsisten berupaya mengoptimalkan nilai manfaat kehadirannya di tengah masyarakat melalui payung program CSR bertajuk 'Allo Bank Pelita'. Guna memperluas jangkauan dan memperkuat dampak sosial bagi seluruh pemangku kepentingan (*stakeholders*), Bank menjalin kolaborasi strategis dengan CT Arsa Foundation. Inisiatif ini merupakan wujud nyata dukungan Bank terhadap akselerasi 17 Tujuan Pembangunan Berkelanjutan (TPB) atau *Sustainable Development Goals* (SDGs) yang dicanangkan pemerintah. Adapun detail kolaborasi program CSR tahun 2025 serta kontribusinya terhadap pencapaian TPB/SDGs adalah sebagai berikut:

Throughout 2025, the Bank received a total of 35,449 complaints, which marked an increase compared to 2024, when the number reached 19,335. The topics of complaints received were divided into several categories, specifically, ATM/Debit Cards/ATM Machines, Electronic Banking and Other Payment Systems (Fund Transfers). As many as 97.18% of these complaints have been followed up in accordance with applicable Standard Operating Procedures.

Social and Environmental Responsibility Activities [OJK F.25]

Allo Bank implements a CSR Program as a strategic instrument to foster harmonious relationships with the community. Through this initiative, the Bank not only contributes to improving the quality of life and empowering communities, but also to strengthening its reputation and public trust. In today's digital era, this CSR commitment serves as a tangible demonstration of Allo Bank's social responsibility that boosts its attractiveness to investors and customers who are highly aware of social and environmental impacts.

In line with the Triple Bottom Line principle (People, Planet, Profit), CSR for Allo Bank embodies its commitment to supporting sustainable development while providing added value to all stakeholders. The Bank defines CSR as taking responsibility for the impact of its decisions and activities on society and the environment through transparent and ethical behavior. These are aimed at:

1. Building the Bank's image and reputation, thereby increasing trust in Allo Bank;
2. Building harmonious relationships with all stakeholders;
3. Cultivating positive employee value for Allo Bank;
4. Being consistent with sustainable development and community welfare; and
5. Compliance with applicable rules and regulations

Allo Bank has consistently worked to optimize the value of its presence in the community through its "Allo Bank Pelita" CSR program umbrella. To expand its reach and strengthen its social impact for all stakeholders, the Bank has established a strategic collaboration with the CT Arsa Foundation. This initiative demonstrates the Bank's concrete support for the acceleration of the government's 17 Sustainable Development Goals (SDGs). Details of the Bank's 2025 CSR program collaboration and its contribution to achieving the nation's SDGs are as follows:

1. Gerakan Berbagi Pangan dan Sembako (“Gebrag”) berupa penyediaan paket sembako dan menu makanan gratis untuk meningkatkan nutrisi dan memenuhi gizi masyarakat prasejahtera di daerah sekitar Jabodetabek saat berbuka puasa selama bulan Ramadhan tahun 2025. Program ini sejalan dengan TPB ke-3 Kesehatan yang Baik dan Kesejahteraan;
2. Program PiMengajar ("PIJAR") sebagai gerakan mengajar di berbagai sekolah di daerah-daerah pelosok Indonesia yang dilakukan secara berkala dengan masa pengabdian selama satu tahun. Dalam hal ini, Allo Bank Pelita bekerja sama dan mendukung program PIJAR CT Arsa Foundation yang dimulai pada tahun 2024 dan terus berlanjut di sepanjang tahun 2025. Program yang selaras dengan TPB ke-4 Pendidikan Bermutu ini bertujuan untuk meningkatkan motivasi siswa dan kapasitas guru dalam bidang literasi dan numerasi, sekaligus membangun kepedulian masyarakat terhadap hal tersebut;
3. Program kebun hidroponik pada tiga lokasi di sekitar Rumah Inspirasi CT Arsa di Kamal, Jakarta Barat. Program CSR yang selaras dengan TPB ke-2 Tanpa Kelaparan, TPB ke-8 Pekerjaan Layak dan Pertumbuhan Ekonomi, TPB ke-11 Kota dan Pemukiman yang Berkelanjutan dan TPB ke-12 Konsumsi dan Produksi yang Bertanggung Jawab ini dimulai pada tahun 2024 dan terus berlanjut sepanjang tahun 2025. Program ini bertujuan untuk meningkatkan gizi, mendukung ketahanan pangan dan memberdayakan ekonomi masyarakat pra-sejahtera di sekitar lokasi Rumah Inspirasi, sekaligus untuk menjaga lingkungan melalui kegiatan menanam hidroponik, dan mengajak anak-anak untuk menyukai dan mengkonsumsi sayur-sayuran yang ditanam sendiri; dan
4. Revitalisasi Peradaban Bambu Menoreh Berbasis Kearifan Lokal dan Ekologi untuk Kesejahteraan Masyarakat Ngargoretno, Magelang, Jawa Tengah. Program konservasi dilaksanakan bersama Yayasan KEHATI dan Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dengan melibatkan berbagai unsur lokal seperti LSM, koperasi, petani bambu, kelompok perempuan, dan komunitas penerima manfaat. Upaya konservasi dimulai dari lahan Museum Marmer seluas ± 27 hektar dan kini telah berkembang mencakup ± 75 hektar lahan masyarakat, termasuk pengoleksian bambu lokal khas Menoreh seperti Petung, Apus, Ampel, Wulung, Cendani, Deling, Legi, dan Gading. Kontribusi Allo Bank dalam program yang selaras dengan TPB ke-1 Tanpa Kemiskinan, TPB ke-8 Pekerjaan Layak dan Pertumbuhan Ekonomi, TPB ke-12 Konsumsi dan Produksi yang Bertanggung Jawab, TPB ke-13. Penanganan Perubahan Iklim, dan TPB ke-15 Ekosistem Daratan ini sebesar Rp23.925.000/tahun untuk tahun 2022-2026 (5 tahun).

1. The Food and Staple Food Sharing Movement ("Gebrag"), which provides free food packages and meals to improve nutrition and meet the nutritional needs of underprivileged communities in the Greater Jakarta area during Ramadan 2025. This program aligns with SDG 3 on Good Health and Well-Being;
2. The PiMengajar ("PIJAR") program is a teaching movement held in various schools in remote areas of Indonesia and conducted periodically for a one-year service period. This program saw Allo Bank Pelita collaborating with and supporting the CT Arsa Foundation's PIJAR program, which began in 2024 and continued through 2025. This program, aligned with SDG 4 on Quality Education, was designed to boost student motivation and teacher capacity in literacy and numeracy, while also building community awareness of these issues;
3. A hydroponic garden program at three locations around the CT Arsa Inspiration House in Kamal, West Jakarta. This CSR program, aligned with SDG 2 on Zero Hunger, SDG 8 on Decent Work and Economic Growth, SDG 11 on Sustainable Cities and Human Settlements, and SDG 12 on Responsible Consumption and Production, began in 2024 and continued throughout 2025. The program was designed to improve nutrition, support food security, and empower the economy of underprivileged communities around the Inspiration House. It also was designed to protect the environment through hydroponic planting activities and to encourage children to enjoy and consume home-grown vegetables; and
4. Revitalization of the Menoreh Bamboo Civilization Based on Local Wisdom and Ecology for the Welfare of the Ngargoretno Community, Magelang, Central Java. This conservation program was implemented in collaboration with the KEHATI Foundation and the Banking Compliance Directors Communication Forum (FKDKP). It involved various local stakeholders such as NGOs, cooperatives, bamboo farmers, women's groups, and beneficiary communities. Conservation efforts began on the Marble Museum land, encompassing approximately ± 27 hectares and later went on to expanding to encompass approximately ± 75 hectares of community land, including a collection of local Menoreh bamboo types such as Petung, Apus, Ampel, Wulung, Cendani, Deling, Legi, and Gading. Allo Bank's contribution to the program (which was aligned with SDG 1 on No Poverty, SDG 8 on Decent Work and Economic Growth, SDG 12 on Responsible Consumption and Production, SDG 13 on Climate Change Management, and SDG 15 on Terrestrial Ecosystems) was IDR23,925,000/year for 2022-2026 (5 years).



Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan [OJK F.26]

Allo Bank menyadari bahwa kebutuhan nasabah terus bertransformasi secara dinamis seiring kemajuan zaman. Demi menjaga daya saing dan keunggulan kompetitif di industri, Bank memprioritaskan inovasi berkelanjutan dalam pengembangan produk dan layanan. Strategi inovasi Bank tidak hanya berfokus pada solusi perbankan mutakhir, tetapi juga mencakup transformasi strategi pemasaran serta penguatan berbagai aspek operasional lainnya untuk menghadirkan pengalaman digital yang komprehensif.

Sepanjang tahun 2025, Allo Bank secara konsisten memperkuat portofolio jasa keuangan berkelanjutan melalui pengembangan produk digital dan perluasan kemitraan strategis. Beberapa inisiatif utama yang telah mendapatkan persetujuan regulator meliputi implementasi status Bank Devisa dan peluncuran *Website Onboarding PayLater.*

Inovasi dalam aspek sistem pembayaran antara lain Bank mengembangkan sistem pembayaran dengan QRIS yaitu QRIS Tarik Tunai, Transfer dan Setor Tunai (Tuntas) & QRIS *Customer Presented Mode* (CPM). Di luar itu, Bank juga dalam tahap mengikuti proses *sandbox* QRIS *Crossborder* Tiongkok. Sementara itu, pengembangan aktivitas kerjasama baru berupa layanan open API berbasis SNAP dilakukan Bank dengan PT Prismalink International, PT Nusantara Sejahtera Raya (Cinema XXI), PT Indonesia Comnets Plus (PLN ICON Plus), PT Trans Digital Media (Detik).

Innovation and Development of Sustainable Financial Products/Services [OJK F.26]

Allo Bank recognizes that customer needs continue to dynamically transform with the times. In order to maintain its competitiveness and competitive advantage in the industry, the Bank has prioritized continuous innovation in its product and service development. The Bank's innovation strategy focused not only on cutting-edge banking solutions but also encompassed transforming its marketing strategy and strengthening its various other operational aspects to deliver a comprehensive digital experience.

Throughout 2025, Allo Bank has consistently worked to strengthened its sustainable financial services portfolio through digital product development and expanding strategic partnerships. Several key initiatives that have received regulatory approval include the implementation of Foreign Exchange Bank status and its launch of the PayLater Onboarding Website.

Innovations in the payment system aspects included the Bank developing a QRIS payment system, specifically, QRIS Cash Withdrawal, Transfer, and Cash Deposit (Tuntas) and QRIS Customer Presented Mode (CPM). Furthermore, the Bank is also in the process of participating in the China Cross-border QRIS sandbox process. Meanwhile, the development of new collaborative activities in the form of SNAP-based open API services was carried out by the Bank together with PT Prismalink International, PT Nusantara Sejahtera Raya (Cinema XXI), PT Indonesia Comnets Plus (PLN ICON Plus), PT Trans Digital Media (Detik).

Produk/Jasa yang sudah Dievaluasi Keamanannya Bagi Nasabah [OJK F.27]

Seluruh produk dan jasa yang ditawarkan Allo Bank telah memenuhi persyaratan ketat dan memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK) guna menjamin keamanan bagi seluruh nasabah. Sebagai perwujudan kepatuhan terhadap regulasi, Bank secara konsisten mengimplementasikan POJK No. 6/POJK.07/2022 dan POJK No. 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Implementasi regulasi tersebut dituangkan ke dalam peraturan internal Pedoman Akuntansi dan Prosedur (PAP) No. 180101.01.3 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.

Guna memitigasi risiko kerugian atas produk dan jasa yang ditawarkan kepada nasabah, Allo Bank secara berkala menyampaikan edukasi mengenai profil risiko, termasuk risiko pasar dan fluktuasi mata uang. Sebagai bank digital, transparansi informasi ini disampaikan melalui ekosistem digital Bank, mulai dari situs resmi hingga platform media sosial seperti Instagram, Facebook, LinkedIn, YouTube, TikTok, dan X (Twitter).

Sejalan dengan upaya tersebut, Bank aktif menyelenggarakan program literasi dan inklusi keuangan untuk memastikan nasabah memiliki pemahaman yang komprehensif atas produk yang dipilih. Dengan demikian, nasabah dapat mengambil keputusan keuangan yang tepat sesuai dengan kebutuhan dan profil risiko masing-masing.

Kerahasiaan Nasabah

Allo Bank menempatkan kerahasiaan data nasabah sebagai hak fundamental yang wajib dilindungi. Penggunaan data dan informasi nasabah dilakukan secara ketat hanya untuk tujuan yang diizinkan oleh peraturan perundang-undangan yang berlaku. Sebagai institusi yang menjunjung tinggi kepercayaan publik, Bank berkomitmen penuh menjalankan amanat Undang-Undang No. 27 Tahun 2022 tentang Pelindungan Data Pribadi dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.07/2014 mengenai Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen.

Selaras dengan prinsip transparansi, Allo Bank menjamin bahwa data pribadi nasabah tidak akan dibagikan kepada pihak ketiga tanpa persetujuan eksplisit dari pemilik data. Persetujuan tersebut wajib dinyatakan secara formal melalui dokumen tertulis atau penandatanganan formulir persetujuan resmi guna memastikan perlindungan data yang akuntabel dan aman.

Products/Services Evaluated for Customer Safety [OJK F.27]

All products and services offered by Allo Bank have met strict requirements and have received approval from the Financial Services Authority (OJK) to ensure the safety of all customers. As a manifestation of its regulatory compliance, the Bank has consistently worked to implement POJK No. 6/POJK.07/2022 and POJK No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector. The implementation of these regulations has been outlined in the Bank's internal regulation, specifically, through Accounting Guidelines and Procedures (PAP) No. 180101.01.3 concerning Consumer and Public Protection in the Financial Services Sector.

To mitigate the Bank's risk of loss from the products and services it offered to customers, Allo Bank has regularly provided education on risk profiles, including market risks and currency fluctuations. As a digital bank, this information transparency can be seen communicated through the Bank's digital ecosystem, from its official website to social media platforms such as Instagram, Facebook, LinkedIn, YouTube, TikTok, and X (Twitter).

In line with these efforts, the Bank has actively implemented financial literacy and inclusion programs to ensure customers have a comprehensive understanding of the products they choose. This allows them to make informed financial decisions tailored to their individual needs and risk profiles.

Customer Confidentiality

Allo Bank views customer data confidentiality as a fundamental right that must be protected. Its use of customer data and information is strictly carried out only for purposes permitted by applicable laws and regulations. As an institution that upholds public trust, the Bank is fully committed to implementing the mandates of Law No. 27 of 2022 concerning Personal Data Protection and Financial Services Authority Circular Letter No. 14/SEOJK.07/2014 concerning the Confidentiality and Security of Consumer Personal Data and/or Information.

In line with the principle of transparency, Allo Bank guarantees that customer personal data will not be shared with third parties without the explicit consent of the data owner. This consent must be formally stated through a written document or the signing of an official consent form to ensure accountable and secure data protection.

Sebagai lembaga jasa keuangan yang bertanggung jawab dalam menghimpun dan memproses data pribadi nasabah, Allo Bank telah membentuk Satuan Tugas (*Task Force*) khusus Pelindungan Data Pribadi. *Task Force* yang terdiri dari Unit Risiko Cyber, Unit Legal, Unit Kepatuhan, dan Unit Keamanan Informasi memastikan kepatuhan terhadap implementasi dari Undang-Undang No. 27 Tahun 2022 tentang Perlindungan Data Pribadi. Untuk mengukuhkan kinerjanya, *Task Force* telah melaksanakan pelatihan kesadaran terhadap Pelindungan Data Pribadi untuk karyawan, serta menyelenggarakan *workshop* pengisian dokumentasi perekaman pemrosesan data pribadi (*Records of Processing Activity* atau RoPA) yang diikuti oleh semua perwakilan dari semua divisi yang ada di Bank telah dilakukan. Seiring dengan itu, *Risk Assessment* terkait Pelindungan Data Pribadi dalam bentuk *Data Protection Impact Assessment* (DPIA) juga dilakukan oleh *Task Force* Pelindungan Data Pribadi setelah proses RoPA di masing-masing divisi selesai dilakukan.

As a financial services institution responsible for collecting and processing customer personal data, Allo Bank has established a Task Force specifically for Personal Data Protection. The Task Force, comprised of a Cyber Risk Unit, Legal Unit, Compliance Unit, and Information Security Unit, ensures the Bank's compliance with Law No. 27 of 2022 concerning Personal Data Protection. To strengthen its performance, the Task Force has conducted awareness training on Personal Data Protection for employees and held workshops on completing personal data processing documentation (Records of Processing Activity or RoPA). These workshops have been attended by representatives from all divisions within the Bank. In addition, the Personal Data Protection Task Force conducted a Risk Assessment related to Personal Data Protection. It did so in the form of a Data Protection Impact Assessment (DPIA), following the completion of the RoPA process in each division.

Komitmen kuat Allo Bank dalam memproteksi data nasabah terbukti efektif dengan nihilnya insiden pengaduan, baik dari pihak nasabah maupun regulator, terkait pelanggaran kerahasiaan data. Sepanjang tahun pelaporan, tidak ditemukan kasus kebocoran, pencurian, maupun kehilangan data nasabah. Sebagai hasilnya, Bank tidak menerima denda atau sanksi hukum apapun terkait pelanggaran privasi pelanggan pada tahun pelaporan.

Allo Bank's strong commitment to protecting customer data has been proven effective, with zero complaints from either customers or regulators regarding data confidentiality breaches. Throughout the reporting year, there were no cases of leaks, theft, or loss of customer data. As a result, the Bank did not receive any fines or legal sanctions related to customer privacy violations during the reporting year.

Dampak Produk/Jasa [OJK F.28]

Allo Bank menetapkan dampak produk dan jasa sebagai pilar utama dalam strategi bisnisnya. Untuk memastikan keberlanjutan, Bank secara berkala melakukan evaluasi komprehensif terhadap seluruh portofolio produk serta menyusun klasifikasi profil risiko secara menyeluruh. Selaras dengan prinsip keuangan berkelanjutan dan Kriteria Kegiatan Usaha Berkelanjutan (KKUB) sesuai POJK, Bank menerapkan prinsip kehati-hatian dalam penyaluran kredit guna memitigasi risiko lingkungan dan sosial.

Fokus penyaluran kredit Bank diarahkan pada sektor UMKM dan industri berwawasan lingkungan yang memberikan nilai tambah positif bagi masyarakat. Berkat implementasi standar *Environmental, Social and Governance* (ESG) yang ketat, Allo Bank mencatatkan bahwa selama tahun 2025 tidak terdapat produk maupun layanan yang memberikan dampak negatif terhadap aspek sosial dan lingkungan.

Impact of Products/Services [OJK F.28]

Allo Bank has established the impact of its products and services as a key pillar of its business strategy. To ensure sustainability, the Bank has periodically conducted comprehensive evaluations of its entire product portfolio and compiled a comprehensive risk profile classification. In line with sustainable finance principles and Sustainable Business Activity Criteria (KKUB) as stipulated in Financial Services Authority Regulations, the Bank has applied prudent principles in lending to mitigate environmental and social risks.

The Bank's lending focus is directed at the MSME sector and environmentally-conscious industries that provide positive added value to society. Thanks to its strict implementation of Environmental, Social, and Governance (ESG) standards, Allo Bank saw that no products or services in 2025 have had any negative impact on social or environmental aspects.

Kontribusi terhadap Literasi dan Inklusi Keuangan

Literasi dan inklusi keuangan merupakan pilar krusial dalam memperkuat pemahaman masyarakat terhadap produk jasa keuangan serta mendorong pengelolaan keuangan yang lebih bijak. Sejalan dengan arahan Pemerintah, lembaga jasa keuangan termasuk perbankan memegang peran sentral dalam memperluas akses keuangan melalui berbagai program strategis. Berpedoman pada POJK No. 76/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan/atau Masyarakat, Allo Bank memaknai literasi keuangan sebagai pengetahuan, keterampilan, dan keyakinan yang mempengaruhi sikap dan perilaku untuk meningkatkan kualitas pengambilan keputusan dan pengelolaan keuangan dalam rangka mencapai kesejahteraan. Adapun inklusi keuangan adalah ketersediaan akses pada berbagai lembaga, produk dan layanan jasa keuangan sesuai dengan kebutuhan dan kemampuan masyarakat dalam rangka meningkatkan kesejahteraan masyarakat.

Untuk mengukur indeks literasi dan inklusi keuangan masyarakat, Otoritas Jasa Keuangan (OJK) dan Badan Pusat Statistik (BPS) melaksanakan Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2025 yang menunjukkan kenaikan indeks literasi keuangan mencapai 66,46% dan indeks inklusi keuangan 80,51%. Hasil SNLIK 2025 tersebut meningkat dibanding SNLIK 2024 yang menunjukkan indeks literasi keuangan 65,43% dan indeks inklusi keuangan 75,02%.

Penghitungan SNLIK Tahun 2025 dilakukan menggunakan dua metode yaitu Metode Keberlanjutan dan Metode Cakupan DNKI. Metode Keberlanjutan adalah perhitungan yang dilakukan dengan cakupan sembilan sektor jasa keuangan (Perbankan, Pasar Modal, Perasuransian, Lembaga Pembiayaan, Dana Pensiun, Pergadaian, Lembaga Keuangan Mikro, *Fintech Lending* (Pindar), PT Permodalan Nasional Madani) dan Penyelenggara Sistem Pembayaran (PSP) sebagaimana cakupan pada SNLIK Tahun 2024 sehingga dapat digunakan sebagai alat ukur keberhasilan program literasi dan inklusi keuangan OJK. Adapun Metode Cakupan DNKI (Dewan Nasional Keuangan Inklusif) adalah penghitungan yang

Contribution to Financial Literacy and Inclusion

Financial literacy and inclusion are crucial pillars in strengthening public understanding of financial services products and encouraging wiser financial management. In line with government directives, financial services institutions such as banks play central roles in expanding financial access through various strategic programs. Guided by OJK Regulation No. 76/POJK.07/2016 concerning Improving Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Public, Allo Bank has come to define financial literacy as the knowledge, skills, and beliefs that influence attitudes and behaviors that improve decision-making and financial management in order to achieve well-being. Meanwhile, financial inclusion refers to the availability of access to various financial institutions, products, and services according to the needs and capabilities of the community, all as a means to improve public welfare.

To measure the public's financial literacy and inclusion index, the Financial Services Authority (OJK) and the Central Statistics Agency (BPS) conducted a 2025 National Survey on Financial Literacy and Inclusion (SNLIK). This survey demonstrated an increase in the nation's financial literacy index, with the year's numbers reaching 66.46% and with the financial inclusion index reaching 80.51%. The 2025 SNLIK results marked an increase compared to the 2024 version of the SNLIK, the latter of which showed a financial literacy index of 65.43% and a financial inclusion index of 75.02%.

The 2025 SNLIK calculation was made using two methods: the Sustainability Method and the DNKI Coverage Method. The Sustainability Method covers nine financial services sectors (Banking, Capital Markets, Insurance, Financing Institutions, Pension Funds, Pawnshops, Microfinance Institutions, Fintech Lending, PT Permodalan Nasional Madani) and Payment System Providers (PSP), as covered in the 2024 SNLIK. As a result, this method can be used as a way to measure the success of the Financial Services Authority (OJK)'s financial literacy and inclusion programs. The DNKI (National Council for Financial Inclusion) Coverage Method expands the scope of the financial sector by adding the Social Security Administration Agency

memperluas cakupan sektor keuangan dengan penambahan Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan, BPJS Ketenagakerjaan serta Lembaga Jasa Keuangan Lain (Koperasi Simpan Pinjam (KSP)/Penyelenggara Perdagangan Aset Kripto/ PT Pos Indonesia/Lembaga Penjaminan/dan lain-lain).

(BPJS Kesehatan), the BPJS Ketenagakerjaan, and other financial services institutions (Savings and Loan Cooperatives, Crypto Asset Trading Providers, PT Pos Indonesia, the Guarantee Institution, and others).

Metode Keberlanjutan menunjukkan indeks literasi keuangan Indonesia sebesar 66,46% dan indeks inklusi keuangan sebesar 80,51%. Sementara itu, metode Cakupan DNKI menunjukkan indeks literasi keuangan sebesar 66,64% dan indeks inklusi keuangan sebesar 92,74%. Selanjutnya, baik melalui metode Kebelanjutan maupun Cakupan DNKI, literasi keuangan syariah mencapai 43,42% dan inklusi keuangan syariah sebesar 13,41%.

The Sustainability method showed that Indonesia's financial literacy index was at 66.46%, while its financial inclusion index was at 80.51%. Meanwhile, the DNKI Coverage method showed a financial literacy index of 66.64% and a financial inclusion index of 92.74%. Furthermore, through both the Sustainability and DNKI Coverage methods, it was found that sharia financial literacy reached 43.42%, while sharia financial inclusion was at 13.41%.

Pendataan rumah tangga sampel SNLIK Tahun 2025 dilakukan mulai 22 Januari hingga 11 Februari 2025 di 34 provinsi yang mencakup 120 kota/kabupaten termasuk 8 wilayah kantor OJK (1.080 blok sensus). Jumlah responden SNLIK Tahun 2025 sebanyak 10.800 orang yang berumur antara 15 s.d. 79 tahun. SNLIK Tahun 2025 menggunakan parameter literasi keuangan yang terdiri dari pengetahuan, keterampilan, keyakinan, sikap dan perilaku, sementara indeks inklusi keuangan menggunakan parameter penggunaan *(usage)* terhadap produk dan layanan keuangan.

Data collection on sample households for the 2025 SNLIK was conducted from 22 January to 11 February, 2025, in 34 provinces, covering 120 cities/regencies, including eight OJK office areas (1,080 census blocks). The total number of respondents for the 2025 SNLIK was 10,800 people aged 15 to 79. The 2025 SNLIK used financial literacy parameters consisting of knowledge, skills, beliefs, attitudes, and behavior, while the financial inclusion index used usage parameters for financial products and services.

Sebagai bentuk kepatuhan dalam memenuhi kewajiban Bank sebagaimana terlampir dalam POJK No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan Masyarakat dan POJK No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, Bank melakukan kegiatan edukasi literasi dan inklusi keuangan melalui berbagai sarana, baik pemberian edukasi secara luring (*offline*) maupun penyampaian secara daring (*online*) dengan tujuan menyampaikan edukasi dan literasi kepada masyarakat termasuk nasabah Bank mengenai keuangan secara umum dan manfaat, cara penggunaan produk Bank, cara mengantisipasi kejahatan siber dan lainnya yang mencakup topik literasi keuangan. Pelaksanaan kegiatan diantaranya penyampaian edukasi melalui sesi seminar/ *talkshow*, literasi melalui sosial media Bank, dan sosialisasi. Hingga akhir tahun 2025, Bank berhasil menjalankan sebanyak 8 (delapan) kegiatan literasi dan 4 (empat) kegiatan inklusi pada tahun 2025, sesuai dengan Laporan Pelaksanaan Edukasi Keuangan 2025, dan Laporan Pelaksanaan Inklusi Keuangan 2025 yang disampaikan kepada Regulator.

As a form of compliance with the Bank's obligations as stipulated in POJK No. 3 of 2023 concerning Improving Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the Public and POJK No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector, the Bank carried out financial literacy and inclusion education to external parties through various channels, including through the Bank's social media, online podcasts, financial seminars/ talk shows, and collaboration with other institutions. By the end of 2025, the Bank had successfully implemented 8 (eight) literacy activities and 4 (four) inclusion activities in 2025, all of which were done in accordance with the Bank's 2025 Financial Education Implementation Report and the 2025 Financial Inclusion Implementation Report submitted to regulators.

Lebih dari itu, Bank juga melakukan kolaborasi dengan berbagai institusi dalam menjalankan pelaksanaan Literasi Keuangan selama tahun 2025 baik secara tatap muka (luring) maupun tanpa tatap muka (daring). Beberapa hasil capaian pelaksanaan kegiatan yang telah dijalankan pada tahun 2025 adalah sebagai berikut:

Furthermore, the Bank has also collaborated with various institutions to implement Financial Literacy throughout 2025 through both face-to-face (offline) and online means. These activities carried out in 2025 included the following:

1. Edukasi keuangan dalam segmen "CNBC: Money Talks" yaitu berkolaborasi dengan CNBC Indonesia;
2. Edukasi keuangan melalui sesi *podcast* bersama SWA Media;
3. Penyampaian edukasi pada Konferensi Nasional Sistem Informasi 2025 bersama Institut Teknologi Bandung (ITB);
4. Penyampaian edukasi melalui kegiatan sosialisasi bersama LM FEB Universitas Indonesia & Singapore Management University dalam acara *Asian Financial Leaders Program* 2025;
5. Penyampaian edukasi melalui media sosial resmi Allo Bank baik dengan diseminasi materi edukasi melalui konten milik Allo Bank maupun menampilkan konten edukasi/*campaign* yang diarahkan oleh Regulator dengan tujuan meningkatkan edukasi keuangan, meningkatkan pemahaman mengenai penggunaan produk dan/atau jasa keuangan, serta pemahaman atas pentingnya menghindari modus kejahatan keuangan secara umum maupun digital.

Jumlah Produk/Jasa yang Ditarik Kembali [OJK F.29]

Selama tahun 2025, tidak ada produk/jasa Bank yang ditarik kembali dari pasar dengan alasan apapun.

Survei Kepuasan Nasabah terhadap Produk dan/atau Jasa Keuangan Berkelanjutan [OJK F.30]

Bagi Allo Bank, survei kepuasan nasabah merupakan instrumen strategis untuk mengevaluasi sekaligus meningkatkan kualitas produk dan layanan secara berkelanjutan. Melalui mekanisme ini, Bank dapat memetakan kebutuhan, ekspektasi, serta tantangan yang dihadapi nasabah dalam ekosistem digital kami. Hasil survei ini menjadi landasan utama bagi Bank dalam merancang strategi pelayanan yang lebih personal dan mengembangkan inovasi produk yang relevan guna memberikan dampak positif yang nyata bagi seluruh nasabah.

Berdasarkan hasil survei tahun 2025, sebanyak 77,80% nasabah menyatakan puas terhadap layanan Allo Bank, turun sebesar 0,76% dibandingkan tahun 2024 dengan skor kepuasan nasabah (*customer satisfaction score*) sebesar 78,56%. Pengukuran tingkat kepuasan nasabah terdiri dari berbagai aspek meliputi ketersediaan produk dan fitur, kemudahan penggunaan aplikasi, keamanan transaksi, dan respons layanan pelanggan yang tanggap.

1. Financial education in the "CNBC: Money Talks" segment that was done in collaboration with CNBC Indonesia;
2. Financial education through podcast sessions with SWA Media;
3. Educational presentations at the 2025 National Information Systems Conference with the Bandung Institute of Technology (ITB);
4. Educational presentations through outreach activities with the Faculty of Economics and Business (LM FEB) of the University of Indonesia and Singapore Management University at the Asian Financial Leaders Program 2025 event;
5. Educational presentations through Allo Bank's official social media channels, both through dissemination of educational materials through Allo Bank's own content and by featuring educational content/campaigns directed by the Regulator aimed at improving financial education, raising understanding of the use of financial products and/or services, and understanding the importance of avoiding financial crimes in general and digitally.

Number of Products/Services Recalled [OJK F.29]

Throughout 2025, the Bank didn't have any products/services that were withdrawn from the market for any reason.

Customer Satisfaction Survey on Sustainable Financial Products and/or Services [OJK F.30]

For Allo Bank, customer satisfaction surveys serve as strategic tools for evaluating and continuously improving the quality of its own products and services. This mechanism enables the Bank to map the needs, expectations, and challenges faced by customers in its digital ecosystem. The results of this survey serve as the primary foundation for the Bank in designing more personalized service strategies and developing relevant product innovations to provide a real positive impact for all customers.

Based on the results of its 2025 survey, as many as 77.80% of customers stated that they were satisfied with Allo Bank's services. This marked an decrease of 0.76% compared to 2024's customer satisfaction score of 78.56%. Measurement of customer satisfaction levels consists of various aspects. These aspects included product and feature availability, ease of use of the Bank's application, transaction security, and responsive customer service responses.

Verifikasi Tertulis dari Pihak Independen

Written Verification from an Independent Party [OJK G.1]

Laporan Keberlanjutan ini belum diverifikasi oleh Penyedia Jasa *Assurance (Assurance Services Provider)* yang independen. Namun demikian, PT Allo Bank Indonesia Tbk menjamin bahwa seluruh informasi yang diungkapkan dalam laporan ini adalah benar, akurat, dan faktual.

This Sustainability Report has not been verified by an independent assurance services provider. However, PT Allo Bank Indonesia Tbk ensures that all information disclosed in this report is true, accurate, and factual.



Lembar Umpan Balik

Feedback Sheet [OJK G.2]

Terima kasih kepada Bapak/Ibu/Saudara yang telah membaca Laporan Keberlanjutan PT Allo Bank Indonesia Tbk Tahun 2025. Untuk meningkatkan kualitas isi Laporan Keberlanjutan pada tahun-tahun mendatang, kami berharap Bapak/Ibu/Saudara bersedia untuk mengisi Lembar Umpan Balik ini dengan melingkari salah satu jawaban dan mengisi titik-titik yang tersedia, kemudian mengirimkannya kepada kami.

Thank you for reading the 2025 Sustainability Report of PT Allo Bank Indonesia Tbk. To improve the quality of the contents of the Bank's Sustainability Report in the coming years, we hope that you will fill out this Feedback Sheet by circling any one answer and fill in the blanks provided, then send the finished survey back to us.

1. Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai kinerja ekonomi, sosial dan lingkungan yang dilakukan oleh Bank:

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

1. This Sustainability Report has provided clear information regarding the economic, social and environmental performance carried out by the Bank:

2. Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai pemenuhan tanggung jawab sosial dan lingkungan Bank:

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

2. This Sustainability Report has provided clear information regarding the fulfillment of the Bank's social and environmental responsibilities:

3. Materi dan data dalam Laporan Keberlanjutan ini mudah dimengerti dan dipahami:

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

3. The materials and data in this Sustainability Report are easy to understand:

4. Materi dan data dalam Laporan Keberlanjutan ini sudah cukup lengkap:

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

4. The materials and data in this Sustainability Report are quite comprehensive:

5. Apakah desain, tata letak, grafis, dan foto-foto dalam Laporan Keberlanjutan ini sudah bagus?

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

5. Are the designs, layout, graphics, and photos in this Sustainability Report good?

6. Informasi apa yang paling bermanfaat dari Laporan Keberlanjutan ini?
6. What information in this Sustainability Report do you find most useful?

.....
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.....
.....

7. Informasi apa yang dinilai kurang bermanfaat dari Laporan Keberlanjutan ini?
7. What information in this Sustainability Report do you find less useful?

.....
.....
.....
.....

8. Informasi apa yang dinilai masih kurang dari Laporan Keberlanjutan ini dan perlu ditambahkan pada Laporan Keberlanjutan mendatang?
8. What information do you think is missing and should be included in the Bank's next Sustainability Report?

.....
.....
.....
.....

Identitas Pengirim | Sender Identity
Nama | Name : .....
Email : .....

Identifikasi menurut kategori pemangku kepentingan (beri tanda √ yang sesuai):
Identification by stakeholder category (mark √ as appropriate):

◎ Nasabah dan klien | Customer and client
◎ Investor | Investor
◎ Regulator | Regulator
◎ Masyarakat | Society
◎ Lainnya | Other .....

Mohon Lembar Umpan Balik ini dikirimkan ke:

Sekretaris Perusahaan
PT Allo Bank Indonesia Tbk

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Website: www.allobank.com

Tanggapan terhadap Umpan Balik Laporan Tahun Sebelumnya

Response to the Previous Year's Report Feedback [OJK G.3]

Selama tahun 2025, PT Allo Bank Indonesia Tbk tidak mendapat tanggapan dari para pemangku kepentingan berkaitan dengan Laporan Keberlanjutan 2024. Namun demikian, Bank senantiasa berupaya untuk menyempurnakan isi laporan agar memenuhi panduan penulisan yaitu POJK No. 51/POJK.03/2017.

Throughout 2025, PT Allo Bank Indonesia Tbk did not receive any feedback from stakeholders regarding its 2024 Sustainability Report. However, the Bank has continued to work at improving the contents of its reports to comply with guidelines stipulated in OJK Regulation No. 51/POJK.03/2017.

Daftar Pengungkapan Sesuai POJK 51/POJK.03/2017

List of Disclosures in Accordance with POJK 51/POJK.03/2017 [OJK G.4]

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07

Laporan Keuangan

Financial Statements

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PT ALLO BANK INDONESIA TBK

Laporan Keuangan
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024

PT ALLO BANK INDONESIA TBK

Financial Statements
For the Years Ended
December 31, 2025 and 2024

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PT Allo Bank Indonesia Tbk

Kantor Pusat :
Menara Bank Mega 5th & 6th Floor
Jl. Kapten P. Tendean No.12-14A
Jakarta 12790
Telp. : 62-21 5098 1399 (Hunting)

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN UNTUK TAHUN-TAHUN YANG TERAKHIR PADA TANGGAL 31 DESEMBER 2025 PT ALLO BANK INDONESIA TBK

DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS FOR THE YEARS ENDED DECEMBER 31, 2025 PT ALLO BANK INDONESIA TBK

Kami yang bertanda tangan di bawah ini:

1. Nama : **Ari Yanuanto Asah**
   Alamat Kantor : Menara Bank Mega Lt.5-6 Jl. Kapten P. Tendean No.12-14A Jakarta selatan 12790
   Alamat Domisili : Graha Bintaro GR28/06 RT010 RW007, Pondok Kacang Barat, Pondok Aren, Tangerang Selatan
   Telepon : 021-50981399
   Jabatan : Plt. Direktur Utama

2. Nama : **Sajal Bhatnagar**
   Alamat Kantor : Menara Bank Mega Lt.5-6 Jl. Kapten P. Tendean No.12-14A Jakarta Selatan 12790
   Alamat Domisili : Veranda 2 Unit B3 Jl. H Saidi 1 No 84 RT001 RW001, Cipete Utara, Kebayoran Baru, Jakarta Selatan
   Telepon : 021-50981399
   Jabatan : Direktur

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Allo Bank Indonesia Tbk;
2. Laporan keuangan PT Allo Bank Indonesia Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan PT Allo Bank Indonesia Tbk telah dimuat secara lengkap dan benar;
   b. Laporan keuangan PT Allo Bank Indonesia Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material; dan
4. Kami bertanggung jawab atas sistem pengendalian internal PT Allo Bank Indonesia Tbk.

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned:

1. *Name* : ***Ari Yanuanto Asah***
   Office Address : *Menara Bank Mega 5th 6th floor Jl. Kapten P. Tendean No.12-14A Jakarta Selatan 12790*
   Address of Domicile : *Graha Bintaro GR28/06 RT010 RW007, Pondok Kacang Barat, Pondok Aren, Tangerang Selatan*
   Telephone : *021-50981399*
   Title : *Acting President Director*

2. *Name* : ***Sajal Bhatnagar***
   Office Address : *Menara Bank Mega 5th 6th floor Jl. Kapten P. Tendean No.12-14A Jakarta Selatan 12790*
   Address of Domicile : *Veranda 2 Unit B3 Jl. H Saidi 1 No 84 RT001 RW001, Cipete Utara, Kebayoran Baru, Jakarta Selatan*
   Telephone : *021-50981399*
   Title : *Director*

Declared that:

1. *We are responsible for the preparation and presentation of the financial statements of the PT Allo Bank Indonesia Tbk;*
2. *The financial statements of the PT Allo Bank Indonesia Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information contained in the financial statements of the PT Allo Bank Indonesia Tbk have been disclosed in a complete and truthful manner;*
   b. *The financial statements of the PT Allo Bank Indonesia Tbk do not contain any incorrect material information or facts, nor do they omit information or material facts; and*
4. *We are responsible for the internal control system of the PT Allo Bank Indonesia Tbk.*

This statement is made truthfully.

Jakarta, 23 Februari 2026 */February 23, 2026*
Atas nama dan mewakili Direksi/*For and on behalf of the Board of Directors*



Ari Yanuanto Asah	Sajal Bhatnagar
Plt Direktur Utama/*Acting President Director*	Direktur/*Director*

RSM

Amir Abadi Jusuf, Aryanto, Mawar & Rekan
Registered Public Accountants

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Nomor/*Number* : 00081/2.1030/AU.1/07/0499-1/1/II/2026

Laporan Auditor Independen/ *Independent Auditor's Report*

Pemegang Saham, Dewan Komisaris dan Direksi/
The Shareholders, Board of Commissioners and Directors

PT Allo Bank Indonesia Tbk

Opini

Kami telah mengaudit laporan keuangan PT Allo Bank Indonesia Tbk ("Bank"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Allo Bank Indonesia Tbk tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Opinion

We have audited the financial statements of PT Allo Bank Indonesia Tbk ("the Bank"), which comprise the statement of financial position as of December 31, 2025, and the statements of profit or loss and other comprehensive income, changes in equity, and cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Allo Bank Indonesia Tbk as of December 31, 2025, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan, Registered Public Accountants is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

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Registered at the Indonesia Financial Services Authority (OJK)

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Hal audit utama yang teridentifikasi dalam audit kami diuraikan sebagai berikut:

Kerugian Kredit Ekspektasian ("KKE") - Cadangan Kerugian Penurunan Nilai atas Kredit yang Diberikan

Seperti yang dijelaskan dalam Catatan 10 (Kredit yang diberikan) atas laporan keuangan pada tanggal 31 Desember 2025, total kredit yang diberikan sebesar Rp9.140.730.961.024 dengan cadangan kerugian penurunan nilai sebesar Rp157.727.941.742.

Cadangan kerugian penurunan nilai atas kredit yang diberikan ditentukan Bank berdasarkan kerangka KKE sesuai dengan PSAK 109: Instrumen Keuangan, seperti yang dijelaskan dalam Catatan 2.k.(i) (Penurunan nilai aset keuangan) atas laporan keuangan.

Kami berfokus pada area ini karena besarnya nilai tercatat atas kredit yang diberikan, yang mewakili 49,49% dari jumlah aset Bank pada tanggal 31 Desember 2025 dan besarnya cadangan kerugian penurunan nilai yang dibentuk atas kredit tersebut adalah signifikan terhadap laporan keuangan Bank. Lebih lanjut, penentuan KKE membutuhkan pertimbangan manajemen yang subjektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

Untuk kredit yang diberikan yang secara individual tidak dianggap signifikan, Bank menghitung KKE secara kolektif menggunakan model KKE dengan beberapa asumsi utama, antara lain *probability of default*, *loss given default*, dan *exposure at default*, setelah memperhitungkan faktor prakiraan masa depan dan informasi eksternal lainnya.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

The key audit matter identified in our audit is outlined as follows:

Expected Credit Losses ("ECL") - Allowance for Impairment Losses of Loans

As described in Notes 10 (Loans) to the financial statements as of December 31, 2025, the total loans amounted to Rp9,140,730,961,024 with allowance for impairment losses of loans amounted to Rp157,727,941,742.

The allowance for impairment losses of loans is determined by the Bank based on the ECL framework under PSAK 109: Financial Instrument, as described in Notes 2.k.(i) (Impairment of financial assets) to the financial statements.

We focused on this area as the total loans represents 49.49% of the total assets of the Bank as of December 31, 2025, and the allowance for impairment losses of the loans provided were significant to the Bank's financial statements. Furthermore, determining ECL involves subjective management judgement and is subject to a high degree of estimation uncertainty.

For loans which are not considered individually significant, the Bank assesses collective ECL by using the ECL modelling approach that incorporates key assumptions, including probability of default, loss given default, and exposure at default, after considering forward-looking factor and other external information.

Untuk kredit yang memburuk, yang secara individual dianggap signifikan, Bank menghitung KKE secara individual dengan menggunakan estimasi arus kas ekspektasian dari kredit yang diberikan, yang membutuhkan pertimbangan signifikan dalam mengestimasi probabilitas rata-rata tertimbang kerugian kredit, serta estimasi waktu dan jumlah pembayaran dari kredit yang diberikan.

Bagaimana audit kami merespons hal audit utama

Kami melakukan prosedur-prosedur audit berikut untuk merespon hal audit utama ini:

- Kami memperoleh pemahaman atas pendekatan Bank dalam mengidentifikasi kredit yang diberikan yang mengalami peningkatan risiko kredit secara signifikan atau bukti objektif penurunan nilai, dan melakukan pengujian, berdasarkan uji petik, kesesuaian dari klasifikasi kualitas kredit yang diberikan dengan menelaah dokumen kredit dari debitur-debitur yang menjadi sampel, serta membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.
- Ketika bukti objektif penurunan nilai diidentifikasi oleh Bank dan KKE dihitung secara individual, kami menilai kecukupan cadangan kerugian penurunan nilai yang dihitung secara individual dengan menguji, berdasarkan uji petik, kecukupan cadangan kerugian penurunan nilai yang dihitung oleh manajemen, dengan mengevaluasi kesesuaian estimasi probabilitas rata-rata tertimbang kerugian kredit yang diberikan, serta estimasi waktu dan jumlah pembayaran dari kredit yang diberikan, yang diterapkan oleh Bank dalam mengestimasi arus kas ekspektasian dari kredit yang diberikan.
- Kami menilai metodologi dan menguji asumsi pemodelan signifikan yang digunakan dalam model KKE kolektif, dengan bantuan pakar permodelan kredit kami. Kami menguji *probability of default, loss given default* dan *exposure at default*, yang mencakup (i) evaluasi prakiraan makroekonomi Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum tentang prospek makroekonomi Indonesia; dan (ii) menguji kelengkapan dan keakuratan data yang digunakan dalam model dengan data aktual yang tersedia di Bank.
- Kami melakukan perhitungan ulang dan menguji, berdasarkan uji petik, akurasi perhitungan KKE.

For impaired loans, which are considered individually significant, the Bank assesses individual ECL by estimating the expected cash flow obtained from the loans, which requires significant judgement in estimating the weighted average probability of credit losses, and the timing and amount of the repayments of the loans.

How our audit addresses the key audit matter

We have performed the following audit procedures to address this key audit matter:

- *We obtain and understanding on the Bank's approach over the identification of financial assets that have experienced a significant increase in credit risk or objective evidence of impairment, and tested, on a sample basis, the appropriateness of the credit quality classification by reviewing the credit files of those sampled debtors, and formed our own independent judgement as to whether there was a significant increase in credit risk or any objective evidence of impairment.*
- *When objective evidence of impairment was identified by the Bank and ECL were individually calculated, we assessed the adequacy of individual allowance for impairment losses by testing, on a sample basis, the adequacy of the allowance for impairment losses calculated by management, by evaluating the appropriateness of weighted average probability of credit losses, and the timing and amount of the repayments against the loans, which were applied by the Bank in estimating the expected cash flow obtained from the loans.*
- *We assessed the methodologies applied and tested the significant modelling assumptions used in collective ECL models, with assistance from our credit modelling expert. We tested probability of default, loss given default and exposure at default, which included (i) evaluating the forecasts of Indonesia macroeconomics by comparing forecasts with publicly available information on the Indonesia macroeconomic outlook; and (ii) testing the completeness and accuracy of data used in the model with the actual data available within the Bank.*
- *We recalculated and tested, on a sample basis, the accuracy of the ECL calculation.*

Informasi lain
Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan
Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Other information
Management is responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Responsibilities of Management and Those Charged with Governance for the Financial Statements
Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas efektivitas pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi atas kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*

- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

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.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine such matter that was of most significance in the audit of the financial statements of the current period and is therefore the key audit matter. We describe the matter in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Saptoto Agustomo
Nomor Izin Akuntan Publik: AP.0499/
Public Accountant License Number: AP.0499

Jakarta, 23 Februari 2026/*February 23, 2026*

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PT ALLO BANK INDONESIA TBK
LAPORAN POSISI KEUANGAN
31 Desember 2025 dan 2024
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT ALLO BANK INDONESIA TBK
STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024
(In full of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
ASET				***ASSETS***
Kas	4	2,571,705,700	1,955,245,700	*Cash*
Giro pada Bank Indonesia	5	471,749,063,588	234,891,975,965	*Current accounts with Bank Indonesia*
Giro pada bank lain	6			*Current accounts with other banks*
Pihak berelasi	37	37,855,809,750	46,729,528,498	*Related parties*
Pihak ketiga		125,513,749,630	9,156,518,033	*Third parties*
Dikurangi: Cadangan kerugian penurunan nilai		(163,369,560)	(55,886,046)	*Less: Allowance for impairment loss*
		163,206,189,820	55,830,160,485	
Penempatan pada Bank Indonesia dan bank lain	7,41	450,000,000,000	2,649,927,104,595	*Placements with Bank Indonesia and other banks*
Efek-efek	8	7,539,264,196,170	2,847,269,591,360	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	9	288,948,983,326	288,657,110,000	*Securities purchased under resell agreement*
Kredit yang diberikan	10			*Loans*
Pihak berelasi	37	499,369,762,656	591,443,894,975	*Related parties*
Pihak ketiga		8,641,361,198,368	6,886,590,637,139	*Third parties*
Dikurangi: Cadangan kerugian penurunan nilai		(157,727,941,742)	(104,483,589,241)	*Less: Allowance for impairment loss*
		8,983,003,019,282	7,373,550,942,873	
Pendapatan bunga yang masih akan diterima	11			*Interest receivables*
Pihak berelasi	37	976,749,471	3,747,855,319	*Related parties*
Pihak ketiga		163,286,692,268	49,600,021,663	*Third parties*
		164,263,441,739	53,347,876,982	
Biaya dibayar di muka	12	54,790,077,149	28,196,746,549	*Prepaid expenses*
Aset tetap dan aset hak guna	13	394,988,425,012	385,222,301,917	*Fixed assets and right-of-use assets*
Dikurangi: Akumulasi penyusutan		(173,919,908,936)	(112,683,215,896)	*Less: Accumulated depreciation*
		221,068,516,076	272,539,086,021	
Aset takberwujud	14	98,978,248,701	98,978,248,701	*Intangible assets*
Dikurangi: Akumulasi amortisasi		(64,011,181,171)	(47,096,471,040)	*Less: Accumulated amortization*
		34,967,067,530	51,881,777,661	
Aset pajak tangguhan - neto	20c	2,791,712,548	768,941,608	*Deferred tax assets - net*
Aset lain-lain	15	93,449,504,754	125,197,211,698	*Other assets*
JUMLAH ASET		**18,470,073,477,682**	**13,984,013,771,497**	***TOTAL ASSETS***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form integral part of these financial statements taken as a whole

	Catatan/ *Notes*	2025	2024	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	16	237,400,187,955	199,060,602,051	*Obligations due immediately*
Simpanan nasabah	18			*Deposits from customers*
Pihak berelasi	37	721,047,062,933	215,201,937,903	*Related parties*
Pihak ketiga		8,797,942,047,194	5,879,916,099,130	*Third parties*
		9,518,989,110,127	6,095,118,037,033	
Simpanan dari bank lain	19			*Deposits from other banks*
Pihak berelasi	37	9,639,737	11,172,132	*Related parties*
Pihak ketiga		300,037,247,081	5,213,293,307	*Third parties*
		300,046,886,818	5,224,465,439	
Efek-efek yang dijual dengan janji dibeli kembali	17	754,055,951,480	286,521,752,188	*Securities sold under repurchased agreement*
Utang pajak	20a	41,039,097,635	46,414,775,475	*Taxes payables*
Bunga yang masih harus dibayar	21	39,875,423,504	15,674,141,519	*Accrued interests*
Liabilitas imbalan pasca-kerja	22	31,466,254,042	21,103,148,891	*Post-employment benefits liabilities*
Liabilitas lain-lain	23	41,156,099,407	49,160,355,646	*Other liabilities*
JUMLAH LIABILITAS		**10,964,029,010,968**	**6,718,277,278,242**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar - 40.000.000.000 saham dengan nilai nominal Rp100 per saham				*Authorized - 40,000,000,000 shares with par value Rp100 per share*
Modal ditempatkan dan disetor penuh 21.730.256.442 saham pada tanggal 31 Desember 2025 dan 2024	24	2,173,025,644,200	2,173,025,644,200	*Issued and fully paid-up capital 21,730,256,442 shares as of December 31, 2025 and 2024*
Tambahan modal disetor	36	3,868,733,223,522	3,868,733,223,522	*Additional paid-in capital*
Modal saham diperoleh kembali	24	(121,441,674,905)	--	*Treasury stock*
Pengukuran kembali atas program imbalan pasti - neto	22	(7,118,521,944)	(3,701,030,148)	*Remeasurement of defined benefits plan - net*
Keuntungan/(Kerugian) yang belum direalisasi dari efek pada nilai wajar melalui penghasilan komprehensif lain - neto	8h	13,893,340,418	(10,395,190,853)	*Unrealized gain/(loss) on change in fair value of securities at fair value through other comprehensive income - net*
Saldo laba				*Retained earnings*
Ditentukan penggunaannya		2,062,948,518	2,060,163,690	*Appropriated*
Belum ditentukan penggunaannya		1,576,889,506,905	1,236,013,682,844	*Unappropriated*
JUMLAH EKUITAS		**7,506,044,466,714**	**7,265,736,493,255**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		**18,470,073,477,682**	**13,984,013,771,497**	***TOTAL LIABILITIES AND EQUITY***

PT ALLO BANK INDONESIA TBK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT ALLO BANK INDONESIA TBK
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Years Ended
December 31, 2025 and 2024
(In full of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL				***OPERATING INCOME AND EXPENSE***
Pendapatan bunga	26,37	1,864,084,824,767	1,486,931,004,055	*Interest income*
Beban bunga	27,37	(423,267,006,445)	(369,429,388,121)	*Interest expenses*
PENDAPATAN BUNGA - NETO		**1,440,817,818,322**	**1,117,501,615,934**	***NET INTEREST INCOME***
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Provisi dan komisi	28	59,494,533,923	19,461,707,224	*Fees and commissions*
Pendapatan administrasi dan denda	29	350,588,012,195	188,710,785,250	*Administration and penalties income*
Keuntungan penjualan efek-efek	30	103,583,282,087	69,095,190,316	*Gain on sales of marketable securities*
Kerugian transaksi mata uang asing - neto		(47,693,199)	--	*Loss on foreign exchange transaction - net*
Lain-lain - neto	33	28,954,652,724	52,118,635,854	*Others - net*
Jumlah pendapatan operasional lainnya		542,572,787,730	329,386,318,644	*Total other operating income*
Penyisihan cadangan kerugian penurunan nilai aset keuangan dan aset non-keuangan - neto	31	(437,377,160,105)	(114,040,981,917)	*Provision of allowance for impairment losses on financial assets and non-financial assets - net*
BEBAN OPERASIONAL LAINNYA				***OTHER OPERATING EXPENSES***
Beban umum dan administrasi	32a,37	(605,142,157,030)	(562,001,126,941)	*General and administrative expenses*
Beban tenaga kerja	32b,37	(202,976,873,824)	(172,022,912,061)	*Personnel expenses*
Jumlah beban operasional lainnya		(808,119,030,854)	(734,024,039,002)	*Total other operating expenses*
PENDAPATAN OPERASIONAL - NETO		**737,894,415,093**	**598,822,913,659**	***INCOME FROM OPERATIONS - NET***
PENDAPATAN (BEBAN) NON OPERASIONAL - NETO	34	(875,999,262)	126,494,441	***NON OPERATING INCOME (EXPENSE) - NET***
LABA SEBELUM BEBAN PAJAK		**737,018,415,831**	**598,949,408,100**	***INCOME BEFORE TAX EXPENSE***
Beban Pajak Penghasilan	20b			*Income Tax Expense*
Kini		(167,759,570,090)	(136,765,889,127)	*Current*
Tangguhan		5,002,717,334	4,922,220,041	*Deferred*
JUMLAH BEBAN PAJAK		(162,756,852,756)	(131,843,669,086)	***TOTAL TAX EXPENSES***
LABA BERSIH		**574,261,563,075**	**467,105,739,014**	***NET INCOME***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form integral part of these financial statements taken as a whole

	Catatan/ *Notes*	2025	2024	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				*Items that will not be reclassified to profit or loss:*
Pengukuran kembali atas program imbalan pasti	22	(4,381,399,739)	82,938,570	*Remeasurement of - defined benefit's plan*
Pajak penghasilan terkait	20c	963,907,943	(18,246,485)	*Related income tax*
Pos-pos yang akan direklasifikasi ke laba rugi:				*Items that will be reclasified subsequently to profit or loss:*
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	8h	28,232,385,608	(107,978,043,148)	*Unrealized gain on change of debt instrument at in fair value through other comprehensive income*
Pajak penghasilan terkait	20c	(3,943,854,337)	21,468,227,506	*Related income tax*
JUMLAH PENGHASILAN/(KERUGIAN) KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK		**20,871,039,475**	**(86,445,123,557)**	***TOTAL OTHER COMPREHENSIVE INCOME/(LOSS) FOR THE YEAR NET OF TAX***
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		**595,132,602,550**	**380,660,615,457**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM DASAR	**35**	**26.46**	**21.50**	***BASIC EARNINGS PER SHARE***

PT ALLO BANK INDONESIA TBK
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT ALLO BANK INDONESIA TBK
STATEMENTS OF CHANGES IN EQUITY
For the Years Ended
December 31, 2025 and 2024
(In full of Rupiah, unless otherwise stated)

	Catatan/ Notes	Modal ditempatkan dan disetor penuh/ *Issued and paid-up capital*	Tambahan modal disetor/ *Additional paid-in capital*	Keuntungan yang belum direalisasi atas perubahan nilai wajar melalui penghasilan komprehensif lain - neto/ *Unrealized gain on change in fair value through other comprehensive income - net*	Pengukuran kembali atas program imbalan pasti - neto/ *Remeasurement of defined benefits plan - net*	Modal saham diperoleh kembali/ *Treasury stock*	Ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*	Total ekuitas/ *Total equity*	
SALDO PER 31 DESEMBER 2023		**2,173,025,644,200**	**3,868,733,223,522**	**76,114,624,789**	**(3,765,722,233)**	**--**	**2,054,029,386**	**768,914,078,134**	**6,885,075,877,798**	***BALANCE AS OF DECEMBER 31, 2023***
Laba bersih		--	--	--	--	--	--	467,105,739,014	467,105,739,014	*Net income*
Pembentukan cadangan umum	24	--	--	--	--	--	6,134,304	(6,134,304)	--	*Allocation for general reserve*
Penghasilan komprehensif lain - neto	8,22	--	--	(86,509,815,642)	64,692,085	--	--	--	(86,445,123,557)	*Other comprehensive income - net*
SALDO PER 31 DESEMBER 2024		**2,173,025,644,200**	**3,868,733,223,522**	**(10,395,190,853)**	**(3,701,030,148)**	**--**	**2,060,163,690**	**1,236,013,682,844**	**7,265,736,493,255**	***BALANCE AS OF DECEMBER 31, 2024***
Laba bersih		--	--	--	--	--	--	574,261,563,075	574,261,563,075	*Net income*
Pembentukan cadangan umum		--	--	--	--	--	2,784,828	(2,784,828)	--	*Allocation for general reserve*
Pembelian saham treasury	24	--	--	--	--	(121,441,674,905)	--	--	(121,441,674,905)	*Treasury stock*
Pembayaran dividen dari laba bersih tahun 2024		--	--	--	--	--	--	(233,382,954,186)	(233,382,954,186)	*Dividend payment from 2024 net income*
Penghasilan komprehensif lain - neto	8,22	--	--	24,288,531,271	(3,417,491,796)	--	--	--	20,871,039,475	*Other comprehensive income - net*
SALDO PER 31 DESEMBER 2025		**2,173,025,644,200**	**3,868,733,223,522**	**13,893,340,418**	**(7,118,521,944)**	**(121,441,674,905)**	**2,062,948,518**	**1,576,889,506,905**	**7,506,044,466,714**	***BALANCE AS OF DECEMBER 31, 2025***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form integral part of these financial statements taken as a whole

	Catatan/ *Notes*	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga		1,753,169,260,010	1,515,562,190,558	*Interest received*
Penerimaan operasional lainnya		410,082,546,118	136,368,516,420	*Other operating received*
Penerimaan kembali atas kredit yang dihapusbukukan dan agunan yang diambil alih	33	24,017,266,949	14,951,864,588	*Receipt from written-off loans and foreclosed collateral*
Pembayaran bunga		(399,065,724,460)	(368,804,411,172)	*Payments of interest*
Pembayaran beban tenaga kerja		(196,995,168,412)	(165,487,193,267)	*Payments of personnel expenses*
Pembayaran beban umum dan administrasi		(492,903,714,321)	(497,477,136,290)	*Payments of general and administrative expenses*
Pembayaran pajak penghasilan		(168,828,217,439)	(115,242,093,340)	*Payments of income tax*
Pembayaran pajak atas SP2DK		(1,133,233,128)	--	*Payments of tax of SP2DK*
Penerimaan (pembayaran) beban non-operasional - neto		4,013,693,314	(6,147,784,212)	*Receipt (payments) non-operating expenses - net*
Arus kas sebelum perubahan aset dan liabilitas operasi		**932,356,708,631**	**513,723,953,285**	***Cash flows before changes in operating assets and liabilities***
Penurunan (kenaikan) aset operasi:				*Decrease (increase) in operating assets:*
Kredit yang diberikan		(2,038,777,146,360)	(92,326,664,831)	*Loans*
Efek-efek yang dibeli dengan janji dijual kembali		(291,873,326)	(288,657,110,000)	*Securities purchased under resale agreements*
Biaya dibayar di muka		(26,593,330,600)	(2,771,804,220)	*Prepaid expenses*
Aset lain-lain		(327,222,740)	(102,721,489,344)	*Other assets*
Kenaikan (penurunan) liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Simpanan				*Deposits*
Deposito berjangka		3,023,632,734,379	886,144,576,949	*Time deposits*
Giro		450,074,774,120	42,369,990,154	*Current accounts*
Tabungan		244,985,985,974	228,161,806,661	*Saving deposits*
Efek-efek yang dijual dengan janji dibeli kembali		467,534,199,292	(324,766,411,145)	*Securities sold under repurchase agreements*
Utang pajak		(3,173,797,363)	4,802,239,727	*Taxes payables*
Liabilitas lain-lain		36,878,826,727	7,767,968,164	*Other liabilities*
Kas bersih diperoleh dari aktivitas operasi		**3,086,299,858,734**	**871,727,055,400**	***Net cash provided from operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain		(9,909,573,418,478)	(2,436,424,264,273)	*Placement from marketable securities measured at fair value through other comprehensive income*
Penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain		5,349,234,648,691	2,776,552,050,000	*Proceeds from marketable securities measured at fair value through other comprehensive income*
Pembelian aset tetap	13	(15,416,979,753)	(99,925,946,805)	*Acquisition of fixed assets*
Pembelian aset takberwujud	14	--	(8,660,134,144)	*Acquisition of intangible assets*
Kas bersih (digunakan untuk) diperoleh dari aktivitas investasi		**(4,575,755,749,540)**	**231,541,704,778**	***Net cash (used in) provided from investing activities***

	Catatan/ *Notes*	2025	2024	
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Pembayaran dividen		(233,382,954,186)	--	*Dividend payment*
Akuisisi saham tresuri	24	(118,547,848,414)	--	*Treasury stock acquisition*
Pembayaran liabilitas sewa	13	(13,583,350,717)	(13,983,764,315)	*Payment of lease liabilities*
Kas bersih digunakan untuk aktivitas pendanaan		**(365,514,153,317)**	**(13,983,764,315)**	***Net cash used in financing activities***
(PENURUNAN) KENAIKAN BERSIH KAS DAN SETARA KAS		(1,854,970,044,123)	1,089,284,995,863	***DECREASE (INCREASE) IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN		2,942,660,372,791	1,853,375,376,928	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
KAS DAN SETARA KAS AKHIR TAHUN		**1,087,690,328,668**	**2,942,660,372,791**	***CASH AND CASH EQUIVALENTS AT END OF THE YEAR***
Kas dan setara kas terdiri dari:				*Cash and cash equivalents consist of:*
Kas	4	2,571,705,700	1,955,245,700	*Cash*
Giro pada Bank Indonesia	5	471,749,063,588	234,891,975,965	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	163,369,559,380	55,886,046,531	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7	450,000,000,000	2,649,927,104,595	*Placements with Bank Indonesia and other banks*
Jumlah kas dan setara kas		**1,087,690,328,668**	**2,942,660,372,791**	***Total cash and cash equivalents***

Lihat Catatan 45 atas laporan keuangan untuk pengungkapan informasi tambahan arus kas.

See Note 45 to the financial statements for the supplemental disclosures of cash flows information.

1. Umum

1.a. Pendirian dan Informasi Umum Bank

PT Allo Bank Indonesia Tbk ("Bank") didirikan di negara Republik Indonesia dengan nama PT Bank Harda Internasional berdasarkan Akta Notaris No. 242 tanggal 21 Oktober 1992 dari Ny. Poerbaningsih Adi Warsito, S.H., notaris, di Jakarta. Akta pendirian tersebut telah mendapat pengesahan dari Kementerian Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-895.HT.01.01.TH.93 tanggal 10 Februari 1993 serta diumumkan dalam Lembaran Berita Negara No. 25 tanggal 27 Maret 1993, Tambahan No. 1316.

Sesuai dengan Pasal 3 Anggaran Dasar Bank, tujuan Bank adalah melakukan usaha perbankan dengan melaksanakan kegiatan usaha antara lain menghimpun dana dari masyarakat, memberikan kredit, menerbitkan surat pengakuan utang, melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak dan membeli melalui pelelangan agunan maupun sebagian dalam hal debitur tidak memenuhi liabilitasnya kepada Bank.

Bank memperoleh izin usaha sebagai Bank Umum dari Kementerian Keuangan Republik Indonesia dengan keputusan No. 455/KMK.017/1994 tanggal 8 September 1994.

Berdasarkan Akta Notaris No. 1 tanggal 2 Juni 2021 tentang perubahan anggaran dasar PT Bank Harda Internasional Tbk yang dibuat di hadapan notaris Dharma Akhyuzi, S.H., para pemegang saham menyetujui perubahan nama Bank dari sebelumnya bernama PT Bank Harda Internasional Tbk menjadi PT Allo Bank Indonesia Tbk dan juga menyetujui perubahan anggaran dasar Bank untuk disesuaikan dengan peraturan Otoritas Jasa Keuangan No. KEP-48/PB.1/2021 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka. Perubahan ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui surat keputusan No. AHU-0031692.AH.01.02. Tahun 2021 tanggal 2 Juni 2021.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan. Perubahan terakhir berdasarkan Akta Pernyataan Keputusan

1. General

1.a. Establishment and General Information of the Bank

PT Allo Bank Indonesia Tbk ("Bank") was established in Republic of Indonesia under the business name of PT Bank Harda Internasional based on Notarial Deed No. 242 dated October 21, 1992 from Mrs. Poerbaningsih Adi Warsito, S.H., notary, in Jakarta. The Deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia in its Decree No. C2-895.HT.01.01.TH.93 dated February 10, 1993 and published in State Gazette No. 25 dated March 27, 1993, Supplement No. 1316.

In accordance with Article 3 of the Bank's Articles of Association, the purpose of the Bank is to conduct banking business by conducting business activities such as collecting funds from public, providing loans, issuing letters of credit, conducting custody activities for the benefit of other parties based on a contract, and buying through the auction of collateral as well as part in the event that the debtor does not fulfill its obligations to the Bank.

The Bank obtained a license as a Commercial Bank from the Ministry of Finance of the Republic of Indonesia with the decision No. 455/KMK.017/1994 dated September 8, 1994.

Based on Notarial Deed No. 1 dated June 2, 2021 regarding the Decision of the Meeting Resolution on Amendment of Article of Association of PT Bank Harda Internasional Tbk, which was made before Dharma Akhyuzi, SH., the Bank's shareholders agreed to change the Bank's name from PT Bank Harda Internasional Tbk to become PT Allo Bank Indonesia Tbk and also approved the amendment of Bank's Article Association to be adjusted with the Financial Services Authority Regulation No. KEP-48/PB.1/2021 regarding Plan and Implementation General Meeting of Shareholders of Public Company. These changes have been approved by the Minister of Laws and Human Rights of the Republic of Indonesia through letter No. AHU-0031692.AH.01.02. Tahun 2021 dated June 2, 2021.

The Bank's Articles of Association have been amended several times. The latest amendment is based on the Deed of the Meeting Decision

Rapat No. 5 tanggal 15 Oktober 2021 yang dibuat dihadapan notaris Dharma Akhyuzi, S.H. notaris di Jakarta, menyetujui peningkatan Modal Dasar Bank dari semula sebanyak 16.000.000.000 lembar saham dengan nilai nominal sebesar Rp1.600.000.000.000 menjadi sebanyak 40.000.000.000 lembar saham dengan nilai nominal sebesar Rp4.000.000.000.000. Perubahan tersebut telah diterima dan dicatat oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia masing-masing melalui Surat Keputusan No. AHU-0057224.AH.01.02. Tahun 2021 tanggal 15 Oktober 2021.	*Statement No. 5 dated October 15, 2021 of Dharma Akhyuzi, S.H. notary in Jakarta, approved the increase in the Bank's Authorized Capital from 16,000,000,000 shares with a nominal value of Rp1,600,000,000,000 to 40,000,000,000 shares with a nominal value of Rp4,000,000,000,000. The amendment has been received and recorded by the Ministry of Law and Human Rights of the Republic Indonesia in its Decision Letter No. AHU-0057224.AH.01.02. Tahun 2021 dated October 15, 2021.*
Berdasarkan Akta Perubahan Modal Disetor No. 7 tanggal 27 Januari 2022 yang dibuat dihadapan notaris Dharma Akhyuzi, S.H. notaris di Jakarta, menyetujui modal disetor dan ditempatkan Bank menjadi sebanyak 21.730.256.442 lembar saham dengan nilai nominal Rp2.173.025.644.200. Perubahan tersebut telah diterima dan dicatat oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia masing-masing melalui Surat Keputusan No. AHU-AH.01.03-0073375 tanggal 22 Februari 2022.	*Based on the Notarial Deed of Amendment to Paid-in Capital No. 7 dated January 27, 2022 of Dharma Akhyuzi, S.H. notary in Jakarta, the Bank's paid-in and issued capital is 21,730,256,442 shares with a nominal value of Rp2,173,025,644,200. The amendment has been received and recorded by the Ministry of Law and Human Rights of the Republic Indonesia in its Decision Letter No.AHU-AH.01.03-0073375 dated February 22, 2022.*
Pada tanggal 10 September 2021, Bank menerima surat persetujuan Penyelenggaraan Layanan Produk Digital oleh Bank Umum dari Otoritas Jasa Keuangan No. S-159/PB.333/2021.	*On September 10, 2021, the Bank received a letter of approval for Implementation of Digital Product Services by Commercial Banks from the Financial Services Authority by letter No. S-159/PB.333/2021.*
Pada tanggal 26 April 2022, Bank menerima surat persetujuan dari Otoritas Jasa Keuangan terkait rencana penutupan Kantor Cabang Bank di Surabaya, Bandung, Solo, Pontianak, Tangerang dan Pekan Baru dengan Surat No. S-118/PB.12/2022 tanggal 2 Juni 2022.	*On April 26, 2022, the Bank received a letter of approval from the Financial Services Authority regarding the plan to close the Bank's Branches Offices in Surabaya, Bandung, Solo, Pontianak, Tangerang and Pekan Baru by Letter No. S-118/PB.12/2022 dated June 2, 2022.*
Pada tanggal 10 Mei 2022, Bank menerima surat persetujuan dari Otoritas Jasa Keuangan terkait rencana penutupan 6 Kantor Cabang Pembantu dan 2 Kantor Kas di Jakarta dengan Surat No. S-58/PB.333/2022 tanggal 1 Juni 2022.	*On May 10, 2022, the Bank received a letter of approval from the Financial Services Authority regarding the plan to close 6 Sub-Branch Offices and 2 Cash Offices in Jakarta by Letter No. S-58/PB.333/2022 dated June 1, 2022.*
Kantor Pusat Bank berlokasi di Menara Bank Mega Lantai 5-6 Jalan Kapten P. Tendean No. 12-14A Jakarta Selatan 12790. Bank saat ini mempunyai 2 Kantor Cabang di Jakarta.	*Bank's Head Office is located at Menara Bank Mega 5-6th floor Jalan Kapten P. Tendean No. 12-14A Jakarta Selatan 12790. The Bank currently has 2 Branch Offices in Jakarta.*
PT Mega Corpora adalah entitas induk dari Bank. Entitas induk terakhir Bank adalah PT CT Corpora.	*PT Mega Corpora is the parent entity of the Bank. The ultimate holding entity of the Bank is PT CT Corpora.*

1.b. Penawaran Umum Saham Bank

Pada tanggal 31 Juli 2015, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-346/D.04/2015 untuk melakukan penawaran umum saham perdana sejumlah 800.000.000 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp125 setiap saham. Termasuk didalam jumlah saham umum perdana kepada masyarakat adalah saham yang telah dialokasikan sehubungan dengan Program Alokasi Saham Karyawan sejumlah 1.270.000 lembar saham berdasarkan Surat Keputusan Direksi No. 024/SK-DIR/V/2015.

Pada tanggal 12 Agustus 2015, seluruh saham tersebut telah dicatat di Bursa Efek Indonesia.

Pada tanggal 14 Juli 2017, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-03820/BEI.PP3/07-2017 untuk melakukan peningkatan modal tanpa melalui mekanisme Hak Memesan Efek Terlebih Dahulu sejumlah 365.000.000 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan dengan harga penawaran Rp100 setiap saham.

Pada tanggal 22 Juni 2018, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-03564/BEI.PP3/06-2018 untuk melakukan Hak Memesan Efek Terlebih Dahulu sejumlah 169.431.795 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp200 setiap saham.

Pada tanggal 30 Juni 2021, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-104/D.04/2021 untuk melakukan Hak Memesan Efek Terlebih Dahulu sejumlah 7.498.501.776 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp100 setiap saham.

1.b. Public Offering of the Bank's Shares

On July 31, 2015, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-346/D.04/2015 for the Bank's initial public offering of 800,000,000 common shares to the public with a par value of Rp100 per share at an offering price of Rp125 per share. Included in the number of initial public shares offered to the public are shares that have been allocated in connection with Employee Stock Allocation Program (ESA) of 1,270,000 shares based on the Director Decision Letter No. 024/SK-DIR/V/2015.

These shares were listed on the Indonesian Stock Exchange on August 12, 2015.

On July 14, 2017, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-03820/BEI.PP3/07-2017 for non-right issue of 365,000,000 common shares with a par value of Rp100 per share at an offering price of Rp100 per share.

On June 22, 2018, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-03564/BEI.PP3/06-2018 for the Bank's right issue offering of 169,431,795 common shares to the public with a par value of Rp100 per share at an offering price of Rp200 per share.

On June 30, 2021, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-104/D.04/2021 for the Bank's right issue offering of 7,498,501,776 common shares to the public with a par value of Rp100 per share at an offering price of Rp100 per share.

Pada tanggal 30 Desember 2021, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-245/D.04/2021 untuk melakukan Hak Memesan Efek Terlebih Dahulu sejumlah 10.047.322.871 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp478 setiap saham.

On December 30, 2021, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-245/D.04/2021 for the Bank's right issue offering of 10,047,322,871 common shares to the public with a par value of Rp100 per share at an offering price of Rp478 per share.

1.c. Pembelian Kembali Saham

Hingga tanggal 31 Desember 2025 Bank telah melakukan pembelian kembali saham sebanyak 90.390.800 lembar saham dengan harga perolehan sebesar Rp121.441.674.905.

Bank hingga tahun yang berakhir pada tanggal 31 Desember 2025 belum melepaskan kembali saham treasuri sehingga tidak terdapat selisih harga perolehan dan harga pelepasan saham treasuri (Catatan 24).

1.c. Repurchase of Shares

As of December 31, 2025, the Bank has repurchased 90,390,800 shares with a total acquisition cost of Rp121,441,674,905.

As of December 31, 2025, the Bank has not reissued the treasury shares; therefore, no difference between the acquisition cost and the reissuance price of treasury shares has arisen (Note 24).

1.d. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, Divisi Audit Internal dan Karyawan

Pada tanggal 31 Desember 2025 dan 2024, anggota Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi adalah sebagai berikut:

1.d. Board of Commissioners, Directors, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, Internal Audit Division and Employees

As at December 31, 2025 and 2024, the Board of Commissioners, Directors, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee are as follows:

	2025	2024	
Dewan Komisaris:			***Board of Commissioners:***
Komisaris Utama Independen	Aviliani	Aviliani	*Independent President Commissioner*
Komisaris Independen	Rosmaya	Rosmaya	*Independent Commissioner*
Komisaris	Ali Gunawan	Ali Gunawan	*Commissioner*
Dewan Direksi:			***Board of Directors:***
Direktur Utama	Ari Yanuanto Asah *)	Indra Utoyo**)	*President Director*
Direktur	--	Ari Yanuanto Asah	*Director*
Direktur	--	Arief Tendeas***)	*Director*
Direktur	Ganda Raharja Rusli	Ganda Raharja Rusli	*Director*
Direktur	Sajal Bhatnagar	Sajal Bhatnagar	*Director*
Komite Audit:			***Audit Committee:***
Ketua	Aviliani	Aviliani	*Head*
Anggota	Siswandi Pujo Sasongko	Siswandi Pujo Sasongko	*Member*
Anggota	Lista Ima	Lista Ima	*Member*
Komite Pemantau Risiko:			***Risk Monitoring Committee:***
Ketua	Rosmaya	Rosmaya	*Head*
Anggota	Siswandi Pujo Sasongko	Siswandi Pujo Sasongko	*Member*
Anggota	Lista Ima	Lista Ima	*Member*
Komite Remunerasi dan Nominasi:			***Remuneration and Nomination Committee:***
Ketua	Aviliani	Aviliani	*Head*
Anggota	Ali Gunawan	Ali Gunawan	*Member*
Anggota	Netty Delima Simanjuntak	Netty Delima Simanjuntak	*Member*

*) Ari Yanuanto Asah diangkat sebagi Plt, Direktur Utama utama pada tanggal 11 Juli 2025 berdsarkan Surat Keputusan Nomor SK:041/DIRAB/25.

*) *Ari Yanuanto Asah was appointed as Acting, President Director on July 11, 2025, based on Decree No. SK:041/DIRAB/25.*

**) Indra Utoyo telah mengundurkan diri sebagai Direktur Utama dimana hal tersebut telah disetujui dalam Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada 9 Oktober 2025.

***) Arief Tendeas telah mengundurkan diri sebagai Direktur dimana hal tersebut telah disetujui dalam Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 10 April 2025.

***) Indra Utoyo has resigned as President Director, which was approved at the Extraordinary General Meeting of Shareholders held on October 9, 2025.*

****) Arief Tendeas has resigned as Director, which was approved at the Annual General Meeting of Shareholders held on April 10, 2025.*

Kepala Divisi Audit Internal Bank pada tanggal 31 Desember 2025 dan 2024 adalah Plt. Willyardo Halim Partahi Napitupulu dan Dani Bayu Angkat.

The Bank's Internal Audit Division Head as of December 31, 2025 and 2024 is acting Willyardo Halim Partahi Napitupulu and Dani Bayu Angkat.

Sekretaris Perusahaan Bank pada 31 Desember 2025 dan 2024 adalah Stacey Aryadi Suryoputro.

The Bank's Corporate Secretary as at December 31, 2025 and 2024 is Stacey Aryadi Suryoputro.

Personil manajemen kunci mencakup anggota Dewan Komisaris dan Direksi, serta pejabat eksekutif yaitu pejabat yang bertanggung jawab langsung kepada Direksi atau mempunyai pengaruh yang signifikan terhadap kebijakan dan/atau aktivitas operasional Bank.

Key management personnel includes members of the Board of Commissioners and Board of Directors, and executive officers who have direct responsibility to the Board of Directors or have significant influences over policies and/or operational activities of the Bank.

Pada tanggal 31 Desember 2025 dan 2024 Bank memiliki masing-masing 548 dan 481 karyawan (tidak diaudit).

As at December 31, 2025 and 2024, the Bank has 548 and 481 employees (unaudited), respectively.

2. Ikhtisar Kebijakan Akuntansi Material / *2. Summary of Material Accounting Policies*

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini:

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below:

Pernyataan Kepatuhan
Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan Indonesia ("SAK"), yang mencakup Pernyataan dan interpretasi yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK"), serta peraturan Pasar Modal yang berlaku antara lain Peraturan Otoritas Jasa Keuangan/Badan Pengawas Pasar Modal dan Lembaga Keuangan (OJK/Bapepam-LK) No. VIII.G.7 tentang pedoman penyajian laporan keuangan, keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tentang penyajian dan pengungkapan laporan keuangan emiten atau perusahaan public, sepanjang tidak bertentangan dengan suatu PSAK atau ISAK.

Statement of Compliance
The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("SAK"), which comprise the Statements and Interpretations issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants ("DSAK"), as well as the applicable Capital Market regulations, including Financial Services Authority/Capital Market and Financial Institution Supervisory Agency (OJK/Bapepam-LK) Regulation No. VIII.G.7 regarding guidelines for the presentation of financial statements, and the Decree of the Chairman of Bapepam-LK No. KEP-347/BL/2012 concerning the presentation and disclosure of financial statements of issuers or public companies, insofar as they do not conflict with any PSAK or ISAK.

2.a. Dasar Penyusunan Laporan Keuangan / *2.a. Basis for Preparation of Financial Statements*

Laporan keuangan disusun berdasarkan biaya perolehan, kecuali untuk aset keuangan yang diukur pada nilai wajar melalui penghasilan

The financial statements have been prepared under the historical cost convention, as modified by financial assets at fair value

komprehensif lain dan seluruh instrumen aset keuangan yang diukur berdasarkan nilai wajar dan aset tanah dan gedung yang diukur pada nilai wajar. Laporan keuangan disusun menggunakan basis akrual, kecuali untuk laporan arus kas.

through other comprehensive income and financial assets and land and buildings measured at fair value. The financial statements have been prepared using the accrual basis except for the statement of cash flow.

Bank telah menyusun laporan keuangan dengan dasar bahwa Bank akan terus mempertahankan kelangsungan usaha.

The Bank has prepared the financial statement on the basis that it will continue to operate as a going concern.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup giro pada bank lain, giro pada Bank Indonesia, penempatan pada Bank Indonesia dan pada bank lain dengan jangka waktu kurang dari 3 bulan.

The statement of cash flows is prepared based on the direct method by classifying cash flows on the basis of operating, investing, and financing activities. For purposes of the statement of cash flows, cash and cash equivalent consist of cash, current accounts with other banks, current accounts with Bank Indonesia, placement with Bank Indonesia and other banks with a period of less than 3 months.

Pos-pos dalam Penghasilan Komprehensif Lainnya disajikan terpisah antara akun-akun yang akan direklasifikasikan ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

The items under Other Comprehensive Income (OCI) are presented separately between items to be reclassified to profit or loss and those items not to be reclassified to profit or loss.

Dalam penyusunan laporan keuangan 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,
- Jumlah pendapatan dan beban selama periode pelaporan.

The preparation of 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 financial statements,*
- *The reported amounts of revenues and expenses during the reporting period.*

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

Estimasi-estimasi dan asumsi-asumsi yang digunakan ditelaah secara berkesinambungan. Revisi atas estimasi akuntansi diakui pada periode dimana estimasi tersebut direvisi dan periode yang akan datang yang dipengaruhi oleh revisi estimasi tersebut.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Secara khusus, informasi mengenai hal-hal penting yang terkait dengan ketidakpastian estimasi dan pertimbangan-pertimbangan penting dalam penerapan kebijakan akuntansi yang memiliki dampak yang signifikan terhadap jumlah yang diakui dalam laporan keuangan dijelaskan di Catatan 3.

In particular, information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have significant effect on the amount recognized in the financial statements are described in Note 3.

Mata uang penyajian yang digunakan pada laporan keuangan adalah Rupiah, yang merupakan mata uang fungsional Bank.

The presentation currency used in the financial statements is Indonesian Rupiah, which is the functional currency of the Bank.

Standar Baru dan Amendemen atas Standar yang Berlaku Efektif pada Tahun Berjalan

Standar baru dan amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan yaitu:

- PSAK 117: Kontrak Asuransi;
- Amendemen PSAK 117: Kontrak Asuransi tentang Penerapan Awal PSAK 117 dan PSAK 109 – Informasi Komparatif;
- Amendemen PSAK 221: Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran;

New Accounting Standard and Amendment to Standards which have been Effective in the Current Year

New Standard and amendment to standards which effective for periods beginning on or after January 1, 2025, with early adoption is permitted are as follows:

- *PSAK 117: Insurance Contract;*
- *Amendments PSAK 117: Insurance Contract regarding Initial Application of PSAK 117 and PSAK 109 – Comparative Information;*
- *Amendments PSAK 221: Foreign Exchange Rate regarding Lack of Exchangeability;*

Beberapa PSAK juga diamendemen yang merupakan amendemen konsekuensial karena berlakunya PSAK 117: Kontrak Asuransi, yaitu:

- PSAK 103: Kombinasi Bisnis
- PSAK 105: Aset Tidak Lancar yang Dikuasai untuk Dijual dan Operasi yang Dihentikan
- PSAK107: Instrumen Keuangan: Pengungkapan
- PSAK109: Instrumen Keuangan
- PSAK 115: Pendapatan dari Kontrak dengan Pelanggan
- PSAK 201: Penyajian Laporan Keuangan
- PSAK 207: Laporan Arus Kas
- PSAK 216: Aset Tetap
- PSAK 219: Imbalan Kerja
- PSAK 228: Investasi pada Entitas Asosiasi dan Ventura Bersama
- PSAK 232: Instrumen Keuangan Penyajian
- PSAK 236: Penurunan Nilai Aset
- PSAK 237: Provisi, Liabilitas Kontijensi dan Aset Kontijensi
- PSAK 238: Aset Takberwujud
- PSAK 240: Properti Investasi

Several PSAKs were also amended which were consequential amendments due to the enactment of PSAK 117: Insurance Contracts, as follows:

- *PSAK 103: Business Combinations*
- *PSAK 105: Non-Current Assets Held for Sale and Discontinued Operations*
- *PSAK 107: Financial Instruments: Disclosures*
- *PSAK 109: Financial Instruments*
- *PSAK 115: Income from Contracts with Customers*
- *PSAK 201: Presentation of Financial Statements*
- *PSAK 207: Statement of Cash Flows*
- *PSAK 216: Fixed Assets*
- *PSAK 219: Employee Benefits*
- *PSAK 228: Investment in Associated Entities and Joint Ventures*
- *PSAK 232: Financial Instruments Presentation.*
- *PSAK 236 Impairment of Asset*
- *PSAK 237: Provisions, Contingent Liabilities and Contingent Assets*
- *PSAK 238: Intangible Assets*
- *PSAK 240: Investment Property*

Implementasi amendemen standar tersebut tidak memiliki dampak yang material terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

The implementation of the above amendment to standards had no material on the amounts reported for the current period or prior financial year.

2.b. Transaksi dengan Pihak Berelasi

Dalam menjalankan usahanya, Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK 224 tentang "Pengungkapan Pihak-pihak Berelasi".

2.b. Transactions with Related Parties

In the normal course of its business, the Bank enters into transactions with related parties which are defined under PSAK 224 regarding "Related Party Disclosures".

Pihak berelasi adalah orang atau entitas yang terkait dengan Bank:

a. Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
   i. Memiliki pengendalian atau pengendalian bersama atas Bank;
   ii. Memiliki pengaruh signifikan atas Bank; atau
   iii. Personil manajemen kunci Bank atau entitas induk Bank.

b. Suatu entitas berelasi dengan Bank jika memenuhi salah satu hal berikut:
   i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan sesama entitas anak saling berelasi dengan entitas anak lainnya);
   ii. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, dimana entitas lain tersebut adalah anggotanya);
   iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   iv. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   v. Entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
   vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
   vii. Orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas); atau
   viii. Entitas atau anggota dari kelompok di mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

A related party is a person or entity that is related to the Bank:

a. A person or a close member of the person's family is related to the Bank if that person:
   i. Has control or joint control over the Bank;
   ii. Has significant influence over the Bank; or
   iii. Is a member of the key management personnel of the Bank or of a parent of the Bank.

b. An entity is related to the Bank if any of the following conditions applies:
   i. The entity and the reporting entity are members of the same group (which means that each parent, subsidiary, and fellow subsidiaries are related to each others);
   ii. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
   iii. Both entities are joint ventures of the same third party;
   iv. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
   v. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity. If the reporting entity in itself such a plan, the sponsoring employers are also related to the reporting entity;
   vi. The entity is controlled or jointly controlled by a person identified in (a);
   vii. A person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity); or
   viii. The entity or any members of a group of which it is a part, provides key management personnel service to the reporting entity or to the parent of the reporting entity.

Transaksi dengan pihak berelasi dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi. Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 37 atas laporan keuangan.

Transactions with related parties are made on terms agreed by both parties, where such requirements may not be the same as other transactions undertaken with third parties. Material transactions and balances with related parties are disclosed in the notes to the financial statements and the relevant details have been presented in Note 37 of the financial statements.

2.c. Aset dan Liabilitas Keuangan

Aset keuangan dan liabilitas keuangan Bank terdiri atas:

2.c. Financial Assets and Liabilities

The Bank's financial assets and liabilities mainly consist of:

Kategori yang berdasarkan PSAK 109/ ***Category based on PSAK 109***		**Golongan (ditentukan oleh Bank)/** ***Class (as determined by the Bank)***	**Subgolongan/** ***Subclasses***
Aset keuangan/ *Financial assets*	Aset keuangan pada biaya perolehan diamortisasi/ *Financial assets at amortized cost*	Kas/*Cash*	
		Giro pada Bank Indonesia/*Current accounts with Bank Indonesia*	
		Giro pada bank lain/*Current accounts with other banks*	
		Penempatan pada Bank Indonesia dan bank lain/*Placements with Bank Indonesia and other banks*	
		Efek-efek yang dibeli dengan janji dijual kembali/*Securities purchased under resale agreement*	
		Kredit yang diberikan/*Loans*	
		Pendapatan bunga yang masih akan diterima/*Interest Receivables*	
		Aset lain-lain/*Other Assets*	Uang jaminan/*Security deposits*
	Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain/ *Financial assets at fair value through other comprehensive income*	Efek-efek/*Marketable securities*	Obligasi Pemerintah/ Government Bonds
			Sekuritas Rupiah Bank Indonesia/ *Bank Indonesia Rupiah Securities*
			Sukuk Pemerintah/*Government Sukuk*
Liabilitas keuangan/ *Financial liabilities*	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Simpanan nasabah/*Deposits from customers*	
		Simpanan dari bank lain/*Deposits from other banks*	
		Efek-efek yang dijual dengan janji dibeli kembali/*Securities sold under repurchased agreement*	
		Bunga yang masih harus dibayar/*Accrued interests*	
		Liabilitas lain-lain/*Other liabilities*	Beban yang masih harus dibayar/ *Accrual expenses*
Rekening Administratif/ *Off Balance Sheet*	Fasilitas kredit kepada nasabah yang belum digunakan/*Unused loans facilities to debtors*		

(i) Klasifikasi

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
- Aset keuangan yang diukur pada biaya perolehan diamortisasi.

(i) Classification

The Bank classifies its financial assets according to the following categories at initial recognition:

- *Financial assets measured at fair value through profit or loss;*
- *Financial assets measured at fair value through other comprehensive income;*
- *Financial assets measured at amortized cost.*

Bank melakukan pengujian karakteristik arus kas kontraktual dari aset keuangan yang dikelola untuk mengetahui karakteristik arus kas kontraktual berasal hanya dari pembayaran pokok dan bunga dari jumlah pokok terutang (*Solely Payment of Principal and Interest* atau *Pass SPPI*) yang konsisten dengan pengaturan pinjaman dasar (*Basic Lending Agreement*).

The Bank assess the contractual cash flow characteristics of financial assets to determine the characteristics of contractual cash flows only from the payment of principal and interest from the outstanding principal (Solely Payment of Principal and Interest or Pass SPPI) that is consistent with basic lending agreement.

Dalam melakukan penilaian, Bank mempertimbangkan:

- Imbalan untuk nilai waktu dari uang;
- *Leverage*;
- Variabilitas pada waktu dan jumlah arus kas;
- Instrumen yang terkait secara kontraktual;
- Pembayaran dipercepat; dan
- Ketentuan kontrak tidak sah dan *de minimis.*

In making the assessment, the Bank considers:

- *The time value of money element of interest;*
- *Leverage;*
- *Variability in timing or amount of cash flows;*
- *Contractually linked instruments;*
- *Early repayment; and*
- *Non-genuine features and de minimis.*

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga (SPPI) dari jumlah pokok terutang.

Financial assets are measured at amortized cost if they meet the following conditions:

- *Financial assets are managed in a business model that aims to have financial assets in order to collect contractual cash flow; and*
- *The contractual terms of the financial asset provide rights on a certain date for cash flow obtained solely from payment of principal and interest (SPPI) on the principal amount outstanding.*

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI) jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

Financial assets are measured at fair value through other comprehensive income (FVTOCI) if they meet the following conditions:

- *Financial assets are managed in a business model that aims to collect contractual cash flow and sell financial assets; and*
- *The contractual requirements of the financial assets meet the SPPI criteria.*

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

At initial recognition, the Bank may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Other financial assets that do not meet the requirements to be classified as financial assets measured at amortized cost or fair value through other comprehensive income, are classified as measured at fair value through profit or loss.

Saat pengakuan awal, Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "*accounting mismatch*").

At initial recognition, the Bank can make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if the determination eliminates or significantly reduces the measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

Penilaian model bisnis
Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Evaluation of business models
The business model is determined at a level that reflects how Bank's financial assets are managed together to achieve certain business objectives.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut:

- Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personil manajemen kunci Bank;
- Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

The evaluation of the business model is carried out by considering, but not limited to, the following:

- *How the performance of the business model and financial assets held in the business model are evaluated and reported to the Bank's key management personnel;*
- *What risks affect the performance of the business model (including financial assets held in the business model) and specifically how the financial assets are managed; and*
- *How to evaluate the performance of managers of financial assets (for example, whether performance appraisals are based on the fair value of the assets being managed or the contractual cash flows obtained).*

Aset keuangan yang dimiliki untuk diperdagangkan atau dikelola dan penilaian kinerjanya berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Financial assets held for trading or managed and which performance appraisals based on fair value are measured at fair value through profit or loss.

Derivatif juga dikategorikan dalam kelompok ini, kecuali derivatif yang ditetapkan sebagai instrumen lindung nilai efektif.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga
Untuk tujuan penilaian ini, pokok didefinisikan sebagai nilai wajar dari aset keuangan pada saat pengakuan awal. Bunga didefinisikan sebagai imbalan untuk nilai waktu atas uang dan risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan juga risiko dan biaya peminjaman standar, dan juga marjin laba.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual. Dalam melakukan penilaian, Bank mempertimbangkan:

- Peristiwa kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
- Fitur *leverage*;
- Persyaratan pembayaran di muka dan perpanjangan kontraktual;
- Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- Fitur yang dapat mengubah nilai waktu dari elemen uang.

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, yang terdiri dari dua (2) subklasifikasi, yaitu: (i) liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi pada saat pengakuan awal, dan (ii) liabilitas keuangan yang diklasifikasikan sebagai diperdagangkan.
- Liabilitas keuangan lainnya, yaitu liabilitas keuangan yang tidak diklasifikasi sebagai diperdagangkan dan tidak ditetapkan untuk diukur pada nilai wajar melalui laba rugi pada saat pengakuan awal.

Derivatives are also categorized under this classification, unless they are designated as effective hedging instruments.

Evaluation of contractual cash flows obtained solely from payment of principal and interest
For the purpose of this valuation, principal is defined as the fair value of financial assets at initial recognition. Interest is defined as compensation for the time value of money and credit risk in relation to the principal amount owed over a certain period of time and also the risk and standard borrowing costs, as well as profit margins.

An assessment of contractual cash flows obtained solely from principal and interest payments is made by considering contractual terms, including whether financial assets contain contractual terms that can change the timing or amount of contractual cash flows. In assessing, the Bank considers:

- *Contingency events that will change the timing or amount of contractual cash flow;*
- *Leverage feature;*
- *Terms of advance payment and contractual extension;*
- *Requirements regarding limited claims for cash flows from specific assets; and*
- *Features that can change the time value of the money element.*

Financial liabilities are classified into the following categories at initial recognition:

- *Financial liabilities at fair value through profit or loss, which comprise two (2) sub-classifications: (i) financial liabilities designated at fair value through profit or loss upon initial recognition, and (ii) financial liabilities classified as held for trading.*
- *Other financial liabilities, which represent financial liabilities that are neither classified as held for trading nor designated at fair value through profit or loss upon initial recognition.*

(ii) Pengakuan

Bank pada awalnya mengakui kredit yang diberikan serta simpanan pada tanggal perolehan. Pembelian dan penjualan aset keuangan yang lazim (reguler) diakui pada tanggal perdagangan dimana Bank memiliki komitmen untuk membeli atau menjual aset tersebut. Semua aset dan liabilitas keuangan lainnya pada awalnya diakui pada tanggal perdagangan dimana Bank menjadi suatu pihak dalam ketentuan kontraktual instrumen tersebut.

Pada saat pengakuan awal, aset atau liabilitas keuangan diukur pada nilai wajar ditambah (untuk item yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang dapat diatribusikan secara langsung atas perolehan aset keuangan atau penerbitan liabilitas keuangan. Pengukuran aset dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset dan liabilitas keuangan tersebut.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan. Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada awal pengakuan liabilitas.

Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Liabilitas keuangan pada awalnya diukur pada:

(i) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi
Kategori ini terdiri dari dua subkategori: liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas

(ii) Recognition

The Bank initially recognizes loans and deposits on the date of origination. Regular way purchases and sales of financial assets are recognized on the trade date at which the Bank commits to purchase or sell the asset. All other financial assets and liabilities are initially recognized on the trade date at which the Bank becomes a party to the contractual provisions of the instruments.

A financial asset or liability is initially measured at fair value plus (for an item not valued at fair value through profit and loss at initial recognition) transaction costs subsequently measured at fair value that are directly attributable to the acquisition of financial assets or issuance of financial liabilities. The subsequent measurement of assets and liabilities depends on their classifications.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issue of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued. In the case of financial assets, transaction costs are added to the amount recognized initially, while for financial liabilities, transaction costs are deducted from the amount of debt recognized initially.

Such transaction costs are amortized over the terms of the instruments based on the effective interest method and are recorded as part of interest income for transaction costs related to financial assets or interest expense for transaction costs related to financial liabilities.

Financial liabilities are initially measured at:

(i) Financial liabilities at fair value through profit or loss
This category consists of two sub categories: financial liabilities classified as trading and financial liabilities which at initial recognition were designated at

keuangan yang pada saat pengakuan awal telah ditetapkan diukur pada nilai wajar melalui laba rugi.

(ii) Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, kecuali:
a. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.
b. Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan.
c. Kontrak jaminan keuangan.
d. Komitmen dengan suku bunga di bawah pasar.

Imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

(iii) Pengukuran setelah pengakuan awal
Setelah pengakuan awal, Bank mengukur aset keuangan, sesuai dengan klasifikasi aset keuangan pada:
a. Biaya perolehan diamortisasi.
b. Nilai wajar melalui penghasilan komprehensif lain.
c. Nilai wajar melalui laba rugi.

a. Aset keuangan pada biaya perolehan diamortisasi
Aset keuangan pada biaya perolehan diamortisasi diukur dengan menjumlahkan aset keuangan yang diukur saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya dan disesuaikan dengan penyisihan kerugiannya.

Keuntungan atau kerugian akibat fluktuasi nilai wajar tidak diakui untuk aset keuangan pada biaya perolehan diamortisasi.

Pendapatan bunga dihitung menggunakan metode bunga efektif yaitu dengan menerapkan suku bunga efektif atas jumlah tercatat bruto aset keuangan, kecuali untuk:

fair value through profit or loss.

(ii) Financial liabilities at amortized cost, except:

a. Financial liabilities at fair value through profit or loss.
b. Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied.

c. Financial guarantee contracts.
d. Commitment to provide loans at below market interest rates.

Contingent consideration recognized by the acquirer in the business combination.

(iii) Subsequent Measurement
After initial recognition, the Bank measures financial assets, according to the classification of financial assets at:
a. Amortized cost.
b. Fair value through other comprehensive income.
c. Fair value through profit or loss.

a. Financial assets at amortized cost

Financial assets at amortized cost are measured by adding up the financial assets measured at initial recognition minus principal payments, added or reduced by cumulative amortization using the effective interest method calculated from the difference between the initial value and the maturity value and adjusted for the allowance for losses.

Gains or losses due to fluctuations in fair value are not recognized for the financial assets at amortized cost.

Interest income is calculated using the effective interest method by applying an effective interest rate to the gross carrying amount of financial assets, except for:

- Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk. Untuk aset keuangan tersebut, Bank menerapkan suku bunga efektif yang disesuaikan dengan kredit atas biaya perolehan diamortisasi aset keuangan sejak pengakuan awal.
- Aset keuangan yang tidak dibeli atau yang berasal dari aset keuangan memburuk tetapi selanjutnya menjadi aset keuangan memburuk. Untuk aset keuangan tersebut, Bank menerapkan suku bunga efektif atas biaya perolehan diamortisasi aset keuangan di periode pelaporan selanjutnya.

Bank dalam suatu periode pelaporan menghitung pendapatan bunga dengan menerapkan metode bunga efektif atas biaya perolehan diamortisasi aset keuangan, pada periode pelaporan selanjutnya, menghitung pendapatan bunga dengan menerapkan suku bunga efektif atas jumlah tercatat bruto jika risiko kredit instrumen keuangan tersebut membaik sehingga aset keuangan tidak lagi mengalami penurunan nilai kredit dan perbaikan tersebut secara objektif dapat dikaitkan dengan suatu peristiwa yang terjadi setelah persyaratan yang tercantum dalam poin kedua pada paragraf di atas diterapkan (misalnya, perbaikan peringkat kredit peminjam).

b. Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain

Keuntungan atau kerugian aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui dalam penghasilan komprehensif lain sampai aset keuangan dihentikan pengakuannya atau direklasifikasi, kecuali:

- Bunga yang dihitung menggunakan metode bunga efektif diakui dalam laba rugi, jumlah yang diakui dalam laba rugi sama dengan jumlah yang akan diakui dalam laba rugi jika aset keuangan diukur pada biaya perolehan diamortisasi;

- *Financial assets purchased or originating from financial assets* deteriorate*. For these financial assets, the Bank applies an effective interest rate adjusted by credit for the amortized cost of the financial assets from initial recognition.*

- *Financial assets that are not purchased or that originate from financial assets deteriorate but subsequently become financial assets deteriorate. For these financial assets, the Bank applies an effective interest rate on the amortized cost of the financial assets in the next reporting period.*

The Bank in a reporting period calculates interest income *by applying the effective interest method on the acquisition cost of amortized financial assets, in the next reporting period, calculating interest income by applying an effective interest rate on the gross carrying amount if the credit risk of the financial instrument improves so that the financial assets no longer experience Impairment of credit value and improvement can be objectively related to an event that occurs after the requirements listed in the second point of the above paragraph are applied (for example, an improvement in the borrower's credit rating).*

b. Financial assets at fair value through other comprehensive income

Gains or losses of financial assets measured at fair value through other comprehensive income *are recognized in other comprehensive income until the financial assets are derecognized or reclassified, except:*

- *Interest calculated using the effective interest method is recognized in profit or loss, the* amount *recognized in profit or loss is equal to the amount to be recognized in profit or loss if the financial asset is measured at amortized cost;*

- Keuntungan atau kerugian penurunan nilai; atau
- Keuntungan atau kerugian selisih kurs.

Ketika aset keuangan dihentikan pengakuannya, keuntungan atau kerugian kumulatif yang telah diakui sebelumnya dalam penghasilan komprehensif lain direklasifikasi dari ekuitas ke laba rugi sebagai penyesuaian reklasifikasi.

Khusus untuk aset keuangan berbentuk instrumen ekuitas, jumlah yang disajikan pada penghasilan komprehensif lainnya tidak selanjutnya dialihkan ke laba rugi. Akan tetapi, Bank dapat mengalihkan keuntungan atau kerugian kumulatif pada ekuitas.

Sesuai dengan paragraf sebelumnya, jika aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain, jumlah yang diakui dalam laba rugi sama dengan jumlah yang akan diakui dalam laba rugi jika aset keuangan diukur pada biaya perolehan diamortisasi.

c. Aset keuangan pada nilai wajar melalui laba rugi

Aset dinilai pada nilai wajar. Seluruh keuntungan dan kerugian yang timbul akibat perubahan nilai wajar diakui pada laporan laba rugi, kecuali instrumen lindung nilai yang ditetapkan ke dalam hubungan lindung nilai tertentu.

Bank menerapkan persyaratan penurunan nilai untuk aset keuangan yang diukur pada biaya perolehan diamortisasi dan aset keuangan dalam bentuk instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

Investasi dalam instrumen ekuitas yang tidak memiliki harga kuotasian di pasar aktif dan nilai wajarnya tidak dapat diukur secara andal diukur pada biaya perolehan.

Setelah pengakuan awal, Bank mengukur liabilitas keuangan, sesuai dengan klasifikasi aset keuangan pada:

- *Impairment gains or losses; or*
- *Foreign Exchange gains or losses.*

When a financial asset is derecognized, the cumulative gain or loss previously recognized in other comprehensive income is reclassified from equity to profit or loss as a reclassification adjustment.

Specifically for financial assets in the form of equity instruments, the amounts presented in other comprehensive income are not subsequently transferred to profit or loss. However*, the Bank can transfer cumulative gains or losses on equity.*

In accordance with the previous paragraph, if a financial asset is measured at fair value through other comprehensive income, the amount recognized in profit or loss is the same as the amount to be recognized in profit or loss if the financial asset is measured at amortized cost.

c. Financial assets at fair value through profit or loss

Assets are valued at fair value. All gains and losses arising from changes in fair value are recognized in profit or loss, except for hedging instruments that are designated in certain hedging relationships.

The Bank applies an impairment requirement for financial assets measured at amortized cost and financial assets in the form of debt instruments that are measured at fair value through other comprehensive income.

Investment in equity instruments that do not have a quoted market price in an active market and whose fair value cannot be reliably measured are measured at cost.

After initial recognition, the Bank measures financial liabilities, according to the classification of financial assets at:

a. Biaya perolehan diamortisasi; atau
b. Nilai wajar melalui laba rugi.

Untuk liabilitas keuangan yang diukur pada laba rugi, keuntungan dan kerugian diakui pada laba rugi. Terdapat pengecualian pada kasus liabilitas keuangan ditetapkan sebagai FVTPL dimana perubahan risiko kredit liabilitas diakui pada penghasilan komprehensif lain dengan keuntungan dan kerugian lainnya diakui pada laba rugi.

Setelah pengakuan awal, liabilitas keuangan yang diukur pada FVTPL diukur pada nilai wajarnya. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar diakui dalam laba rugi.

a. Amortized cost; or
b. Fair value through profit or loss.

For financial liabilities measured at profit or loss, gains and losses are recognized in profit or loss. There are exceptions *in the case of financial liabilities designated as FVTPL where changes in credit liability risks are recognized in other comprehensive income with other gains and losses recognized in profit or loss.*

After initial recognition, financial liabilities at FVTPL are measured at its fair value. Gains or losses arising from a change in the fair value are recognized in profit or loss.

(iii) Penghentian pengakuan

Bank menghentikan pengakuan aset keuangan pada saat hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut kedaluwarsa, atau pada saat Bank mentransfer seluruh hak untuk menerima arus kas kontraktual dari aset keuangan dalam transaksi dimana Bank secara substansial telah mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan yang ditransfer. Setiap hak atau liabilitas atas aset keuangan yang ditransfer yang timbul atau yang masih dimiliki oleh Bank diakui sebagai aset atau liabilitas secara terpisah.

(iii) Derecognition

The Bank derecognizes a financial asset when the contractual rights to the cash flows from the financial asset *expire, or when the Bank transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Bank is recognized as a separate asset or liability.*

Bank menghentikan pengakuan liabilitas keuangan pada saat liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kedaluwarsa.

The Bank derecognizes a financial liability when its contractual obligations are discharged or cancelled or expired.

Dalam transaksi dimana Bank secara substansial tidak memiliki atau tidak mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan, Bank menghentikan pengakuan aset tersebut jika Bank tidak lagi memiliki pengendalian atas aset tersebut. Hak dan kewajiban yang timbul atau yang masih dimiliki dalam transfer tersebut diakui secara terpisah sebagai aset atau liabilitas. Dalam transfer dimana pengendalian atas aset masih dimiliki, Bank tetap mengakui aset yang ditransfer tersebut sebesar keterlibatan berkelanjutan, dimana tingkat

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Bank derecognizes the asset if it does not retain control over the asset. The rights and obligations retained in the transfer are recognized separately as assets and liabilities as appropriate. In transfers in which control over the asset is retained, the Bank continues to recognize the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

keberlanjutan Bank dalam aset yang ditransfer adalah sebesar perubahan nilai aset yang ditransfer.

Bank menghapusbukukan saldo kredit dan efek utang untuk tujuan investasi, dan cadangan kerugian penurunan nilai terkait, pada saat Bank menentukan bahwa kredit atau efek-efek tersebut tidak dapat ditagih. Keputusan ini diambil setelah mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit sehingga debitur/penerbit tidak lagi dapat melunasi liabilitasnya, atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh eksposur kredit yang diberikan.

The Bank writes off credit balances and debt securities for investment purposes, and any related allowance for impairment losses, when the Bank determines that the loan or security is uncollectible. This determination is reached after considering information such as the occurrence of significant changes in the borrowers/ issuers financial position such that the borrower/issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

(iv) Saling hapus

Aset keuangan dan liabilitas keuangan saling hapus dan nilai netonya dilaporkan di laporan posisi keuangan jika, dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan.

Hak yang berkekuatan hukum berarti:
a. Tidak terdapat kontinjensi di masa yang akan datang, dan
b. Hak yang berkekuatan hukum pada kondisi-kondisi berikut ini:
   i. Kegiatan bisnis normal;
   ii. Kondisi kegagalan usaha; dan
   iii. Kondisi gagal bayar atau bangkrut.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

(iv) Offsetting

Financial assets and financial liabilities are offset and the net amount is reported in the statement 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 settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

Enforceable right means:
a. There are no contingencies in the future, and
b. Enforceable right to the following conditions;
   i. Deploying normal activities;
   ii. Conditions of business failures; and
   iii. Conditions of default or bankruptcy.

Income and expenses are presented on a net basis only when permitted by accounting standards.

(v) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset atau liabilitas keuangan adalah jumlah aset atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif dengan menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dan dikurangi cadangan kerugian penurunan nilai.

(v) Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between the initial amount recognized and the maturity amount, less allowance for impairment losses.

(vi) Pengukuran 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.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, dipasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomik dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1:
  harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;

(vi) Fair value measurement

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.

The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- *In the primary market for the asset and liability; or*
- *In the absence of a primary market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Bank uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1:*
  quoted (unadjusted) market prices in active markets for identical assets or liabilities;

- Level 2:
  input selain harga kuotasian yang termasuk dalam Level 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya, harga) atau secara tidak langsung;
- Level 3:
  input untuk aset dan liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Bank menentukan apakah terjadi transfer antara level di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan input level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

(vii) Reklasifikasi Instrumen Keuangan
Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

- *Level 2:*
  inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (example, price) or indirectly;
- *Level 3:*
  inputs for the asset and liability that are not based on observable market data (unobservable inputs).

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Bank determines whether transfers have occurred between levels in the hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

(vii) Reclassification of Financial Instruments
The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

Reclassification of financial assets from fair value classification through other comprehensive income to fair value classification through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassification of financial assets from fair value classifications through other comprehensive income to the amortized cost classification is recorded at carrying value. Unrealized gains or losses are removed from equity and adjusted against the fair value.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reclassifications of financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.

2.d. Kas

Kas meliputi kas kecil dan kas besar.

2.d. Cash

Cash includes petty cash and cash.

2.e. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi dan dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif (EIR) sebagaimana diungkapkan dalam Catatan 2c.

2.e. Current accounts with Bank Indonesia and other banks

The current accounts with Bank Indonesia and other banks are classified as amortized cost and stated at amortized cost using the effective interest rate (EIR) method as disclosed in Note 2c.

2.f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan *call money*, Fasilitas Simpanan Bank Indonesia dan deposito berjangka.

2.f. Placements with Bank Indonesia and other banks

Placements with Bank Indonesia and other banks consist of call money, Bank Indonesia Deposit Facilities and time deposits.

Penempatan pada Bank Indonesia dinyatakan sebesar saldo penempatan dikurangi dengan pendapatan bunga yang ditangguhkan.

Placements with Bank Indonesia are stated at the outstanding balances less unearned interest income.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi yang dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif (EIR).

The placements with Bank Indonesia and other banks are classified as amortized cost which are stated at amortized cost using the effective interest rate (EIR) method.

2.g. Efek-efek

Efek-efek terdiri dari Obligasi Pemerintah Indonesia, Sukuk Pemerintah Indonesia, dan Sekuritas Rupiah Bank Indonesia (“SRBI”).

2.g. Securities

Securities consist of Government Bonds, Government Sukuk, and Bank Indonesia Rupiah Securities (“SRBI”).

Pada saat pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu aset keuangan diklasifikasikan pada biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain, atau nilai wajar melalui laba rugi.

At initial recognition, marketable securities are recorded according to their category, i.e., amortized cost, fair value through other comprehensive income, or at fair value through profit or loss.

Pengukuran efek-efek didasarkan atas klasifikasinya sebagai berikut:

The measurement of securities are based on the classification of the securities as follows:

Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

Financial assets measured at fair value through other comprehensive income.

Efek-efek yang diklasifikasikan sebagai dinilai pada nilai wajar melalui penghasilan komprehensif lain dinyatakan pada nilai wajar. Pendapatan bunga diakui dalam laba rugi menggunakan metode suku bunga efektif. Laba atau rugi selisih kurs atas surat-surat berharga diakui pada laba rugi.

Marketable securities which are classified under fair value through other comprehensive income investments are stated at fair value. Interest income is recognized in the profit or loss using the effective interest method. Foreign exchange gains or losses on securities are recognized in the profit or loss.

Perubahan nilai wajar lainnya diakui langsung dalam ekuitas sampai surat-surat berharga dijual atau mengalami penurunan nilai, dimana akumulasi keuntungan dan kerugian yang sebelumnya diakui dalam ekuitas diakui dalam laba rugi.

Other fair value changes are recognized directly in equity until the securities are sold or impaired, whereby the cumulative gains and losses previously recognized in the equity are recognized in the profit or loss.

2.h. Efek-efek yang dibeli dengan janji dijual kembali dan Efek-efek yang dijual dengan janji dibeli kembali

2.h. Securities purchased under resell agreements and Securities sold under repurchased agreements

Efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Securities purchased under resell agreements are classified as amortized cost.

Efek-efek yang dibeli dengan janji dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai.

Securities purchased under resell agreements are presented as assets in the statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses.

Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

The difference between the purchase price and the resale price is treated as unearned interest income, and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Efek-efek yang dijual dengan janji dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Securities sold under repurchased agreements are classified as financial liabilities measured at amortized cost.

Efek-efek yang dijual dengan janji dibeli kembali yang dimiliki terdiri dari Obligasi Pemerintah.

Securities sold under repurchased agreements consists of Government Bonds.

Efek-efek yang dijual dengan janji dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati dikurangi dengan bunga dibayar di muka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali yang disepakati diperlakukan sebagai beban bunga dibayar di muka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali dengan menggunakan metode suku bunga efektif.

Securities sold under repurchased agreements are presented as liabilities in the statement of financial position at the agreed repurchase price less unamortized unpaid interest. The difference between the agreed selling price and repurchase price is treated as interest expense payable and recognized as interest expense over the period from the time the securities are sold until they are repurchased using the effective interest rate method.

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Securities sold under repurchased agreements are classified as financial liabilities at amortized cost.

2.i. Provisi dan kontinjensi

Provisi diakui jika Bank memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika kemungkinan besar tidak terjadi arus keluar sumber daya yang mengandung manfaat ekonomi untuk menyelesaikan liabilitas tersebut, maka provisi dibatalkan.

Aset dan kewajiban kontinjensi tidak diakui dalam laporan keuangan. Liabilitas kontinjensi diungkapkan dalam laporan keuangan, kecuali kemungkinan arus keluar sumber daya yang mewujudkan manfaat ekonomi bersifat kecil. Aset kontinjensi diungkapkan dalam laporan keuangan di mana kemungkinan besar terjadi arus masuk manfaat ekonomi.

2.i. Provisions and contingencies

Provisions are recognized when the Bank has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

Contingent assets and liabilities are not recognized in the financial statements. Contingent liabilities are disclosed in the financial statements, unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are disclosed in the financial statements where inflow of economic benefits is probable.

2.j. Kredit yang diberikan

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Cadangan kerugian atas penurunan nilai dilakukan bila terdapat bukti objektif penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2k.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur dengan jaminan telah berakhir. Pinjaman yang tidak dapat dilunasi, dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Pelunasan kemudian atas pinjaman yang telah dihapusbukukan sebelumnya, dikreditkan ke cadangan kerugian penurunan nilai pinjaman di laporan posisi keuangan.

2.j. Loans

Loans are initially measured at fair value plus incremental transaction costs which can be directly attributable and are additional costs to obtain those financial assets, and subsequently measured at their amortized cost using the effective interest method. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2k.

Loans are written-off when there are no realistic prospects of collection or when the Banks normal relationship with the collateralized borrowers has ceased to exist. When loans are deemed uncollectible, they are written-off against the related allowance for impairment losses. Subsequent recoveries of loans written-off are credited to the allowance for impairment losses from loans in the statement of financial position.

Restrukturisasi kredit
Restrukturisasi kredit meliputi modifikasi persyaratan kredit, konversi kredit menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit 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 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, adalah kurang dari nilai tercatat kredit yang diberikan.

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.

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 loan, including both receipt designated as interest and those designated as loan principal, are less than the recorded amounts of loans before restructuring.

For non-performing restructured loan which involves a conversion of loan into equity or other financial instrument, a loss on loan restructuring is recognized only if the fair value of the equity investment or other financial instrument received, reduced by estimated costs to sell the equity or other financial instrument, is less than the carrying value of the loan.

2.k. Penurunan nilai aset keuangan dan non-keuangan

i. Penurunan nilai aset keuangan
Bank mengakui penyisihan kerugian kredit ekspektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

Tidak ada penyisihan kerugian kredit ekspektasian pada investasi instrumen ekuitas.

Bank mengukur cadangan kerugian sejumlah kerugian ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspetaksian 12 bulan:

- Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
- Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

Bank menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

2.k. Impairment of financial and non-financial assets

i. Impairment of financial assets
The Bank recognizes the allowance for expected credit losses on the financial instrument that are not measured at fair value through profit or loss.

There is no allowance for expected credit losses on investment in equity instruments.

The Bank measures the allowance for losses for the lifetime of an expected credit losses, expected credit losses, except for the following, which are measured according to 12 months expected credit losses:

- *Debt instruments that have low credit risk at the reporting date; and*
- *Other financial instruments for which credit risk has not increased significantly since initial recognition.*

The Bank considers debt instruments to have low credit risk when the credit risk rating is at par with the globally understood definition of investment grade.

Pengukuran Kerugian Kredit Ekspektasian

Kerugian Kredit Ekspektasian (KKE) adalah estimasi *probabilitas* tertimbang dari kerugian kredit yang diukur sebagai berikut:

- Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank);
- Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
- Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank;
- Kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Bank mengklasifikasikan kredit yang diberikan menjadi 3 tahap/*stage* sesuai dengan peningkatan risiko kredit secara signifikan sejak pengakuan awalnya.

Kerugian Kredit Ekspektasian 12 Bulan (*Stage* 1)

KKE diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu 12 bulan sejak tanggal pelaporan. KKE terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka KKE dihitung kembali berdasarkan basis 12 bulan.

Measurement of Expected Credit Losses

Expected Credit Loss (ECL) is an estimate of the weighted probability of a credit loss measured as follows:

- *Financial assets that do not deteriorate at the reporting date, the expected credit loss is measured at the difference between the present value of all cash shortages (i.e. the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows expected to be received by the Bank);*
- *Financial assets that deteriorate at the reporting date, the expected credit loss is measured at the difference between the gross carrying amount and the present value of estimated future cash flows;*
- *For undisbursed loan commitments, expected credit losses are measured at the difference between the present value of the amount of cash flow if the commitments is withdrawn and the cash flow expected to be received by the Bank;*
- *For financial guarantee contracts, expected credit losses are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.*

The Bank classified the loans into 3 stages in accordance with its significant increase in credit risk since their initial recognition.

12 Months Expected Credit Losses (Stage 1)

ECL are recognized at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to 12 months into the future from the reporting date. ECL continues to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit-impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, ECL will revert to being determined on a 12 months basis.

Peningkatan Risiko Kredit yang Signifikan (*Stage* 2)
Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan ("SICR") sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut). Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks perubahan dalam KKE. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan sejumlah faktor kuantitatif dan kualitatif, yang bobotnya bergantung pada tipe produk dan pihak lawan. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

Significant Increase in Credit Risk (Stage 2)
If a financial asset experiences a significant increase in credit risk ("SICR") since initial recognition, an expected credit loss provision is recognized for default events that may occur over the lifetime of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time). Significant does not mean statistically significant nor is it assessed in the context of changes in ECL. Whether a change in the risk of default is significant or not is assessed using a number of quantitative and qualitative factors, the weight of which depends on the type of product and counterparty. Financial assets that are 30 days or more past due and not credit-impaired will always be considered to have experienced a significant increase in credit risk.

Eksposur yang Mengalami Penurunan Nilai Kredit atau Gagal Bayar (*Stage* 3)
Aset hanya akan dianggap mengalami penurunan nilai dan kerugian kredit ekspektasian sepanjang umurnya diakui, jika terdapat bukti objektif penurunan nilai yang dapat diobservasi. Faktor-faktor yang diobservasi ini serupa dengan indikator bukti objektif penurunan nilai pada PSAK 409, termasuk antara lain aset gagal bayar atau mengalami kesulitan keuangan yang signifikan, atau mengalami *forbearance* atas kredit yang mengalami penurunan nilai.

Aset keuangan yang mengalami penurunan nilai kredit atau gagal bayar merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga. Aset keuangan juga dianggap mengalami penurunan nilai kredit dimana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan.

Credit Impaired or Defaulted Exposures (Stage 3)
An asset is only considered credit impaired and lifetime expected credit losses recognized, if there is observed objective evidence of impairment. These factors are similar to the indicators of objective evidence of impairment under PSAK 409, which includes, amongst other factors, assets in default or experiencing significant financial difficulty, or experiencing forbearance on impaired credit.

Financial assets that are credit impaired or in default represent those that are at least 90 days past due in respect of principal and/or interest. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realization of any collateral held where appropriate.

Aset Keuangan yang Direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada;
- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya; atau
- Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan;
- Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi.

Restructured Financial Assets

If the terms of the financial assets are renegotiated or modified or the existing financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of existing financial assets must be derecognized and expected credit losses measured as follows:

- *If the restructuring does not result in the termination of recognition of existing assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash shortages of existing assets;*
- *If the restructuring will result in a derecognition of the existing assets, the fair value of the new asset is treated as the final cash flow of the existing financial assets at the time of derecognition. This amount is included in the calculation of cash shortages from existing financial assets which are discounted from the date of derecognition to the reporting date using the initial effective interest rate of the existing financial assets.*

Evidence that financial assets become credit impaired (deteriorated) including observable data regarding the following events:

- *Significant financial difficulties experienced by the issuer or the borrower;*
- *Breach of contract, such as a default or arrears;*
- *The lender, for economic or contractual reasons in relation to the financial difficulties experienced by the borrower, has given concessions to the borrower which is not possible if the borrower does not experience such difficulties;*
- *It is probable that the borrower will enter bankruptcy or the other financial reorganization; or*
- *Loss of an active market for financial assets due to financial difficulties;*
- *Purchase or issuance of financial asset at significant discount which reflect the credit loss that occurs.*

Aset Keuangan yang Dibeli atau yang berasal dari aset keuangan yang mengalami penurunan nilai
Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Purchased or originated credit-impaired financial assets – POCI

Financial assets are categorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value has included lifetime estimated credit losses. Furthermore, changes in lifetime credit losses, whether positive or negative, are recognized in the statement of profit or loss as part of the allowance for impairment losses.

Penyajian Penyisihan Kerugian Kredit Ekspektasian Dalam Laporan Posisi Keuangan
Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
- Instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian, penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain.

Presentation of Allowance for Expected Credit Losses in Statements of Financial Position
Allowance for expected credit losses is presented in the statement of financial positions as follows:

- *Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;*
- *Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision;*
- *Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses are not recognized in the statement of financial position because the carrying amounts of these assets are at their fair values. However, allowance for expected credit losses is disclosed and recognized in other comprehensive income.*

Perhitungan penurunan nilai secara individual
Bank menetapkan pinjaman yang diberikan yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah:

- Kredit yang diberikan yang secara individual memiliki nilai signifikan; atau
- Kredit yang diberikan yang direstrukturisasi yang secara individual memiliki nilai signifikan.

Individual impairment calculation

The Bank determines that loans should be evaluated for impairment through individual evaluation, if one of the following criterias are met:

- *Loans which individually have significant value; or*
- *Restructured loans which individually have significant value.*

Bank menetapkan kredit yang diberikan yang harus dievaluasi penurunan nilainya secara individual jika kredit yang diberikan diklasifikasikan sebagai *Stage* 3 dan dianggap signifikan secara individual. Bank menghitung KKE dengan mengestimasi arus kas ekspektasian dari kredit yang diberikan.

The Bank determines that loans should be evaluated for impairment through individual evaluation if loans are classified as Stage 3 and considered individually significant. The Bank assesses ECL by estimating the expected future cash flow from the loans.

Perhitungan penurunan nilai secara kolektif

Bank menetapkan kredit yang diberikan yang harus dievaluasi penurunan nilainya secara individual jika pinjaman yang diberikan diklasifikasikan sebagai *Stage* 1, *Stage* 2 dan *Stage* 3 yang tidak dianggap signifikan secara kolektif. Bank menghitung KKE menggunakan pendekatan kolektif dengan model parameter risiko yang menggunakan beberapa parameter utama, antara lain *Probability of Default* (“PD”), *Loss Given Default* (“LGD”), *Exposure at Default* (“EAD”), dan tingkat diskonto setelah memperhitungkan informasi perkiraan masa depan, termasuk faktor makroekonomi.

Collective impairment calculation

The Bank determines that loans should be evaluated for impairment through individual evaluation if loans are classified as Stage 1, Stage 2 and Stage 3 which are not considered collectively significant. The Bank assesses ECL using collective approach with the risk parameter modelling that incorporates a number of key parameters, including the Probability of Default (“PD”), Loss Given Default (“LGD”), Exposure at Default (“EAD”), and discount rate after taking into consideration forward-looking information, including macroeconomic factors.

Bank menggunakan model yang kompleks yang menggunakan matriks PD, LGD dan EAD.

The Bank primarily uses sophisticated models that utilise the PD, LGD and EAD metrics.

a. *Probability of Default* (”PD”)
   Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage* 1) atau sepanjang umur (*Stage* 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada *point in time* di mana hal ini berfluktuasi sejalan dengan siklus ekonomi.

   a. Probability of Default (“PD”)
   The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporated to the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

b. *Loss Given Default* (”LGD”)
   Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) di mana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan, dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

   b. Loss Given Default (“LGD”)
   The loss that is expected to arise on default, incorporating the impact of relevant forward looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions if relevant.

c. *Exposure at Default* (”EAD”)
Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed*, pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

Dalam menentukan kerugian kredit ekspektasian komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan diskonto berdasarkan suku bunga efektif.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan
Ketika kredit yang diberikan tidak tertagih, kredit yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dihapusbuku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

ii. Penurunan nilai aset non-keuangan
Nilai tercatat dari aset yang bukan aset keuangan Bank, kecuali aset pajak tangguhan, ditelaah setiap tanggal pelaporan untuk menentukan apakah terdapat indikasi penurunan nilai. Jika indikasi tersebut ada, maka nilai yang dapat dipulihkan dari aset tersebut akan diestimasi.

Nilai yang dapat diperoleh kembali dari suatu aset atau unit penghasil kas adalah sebesar jumlah yang lebih tinggi antara nilai pakainya dan nilai wajar aset atau unit penghasil kas dikurangi biaya untuk menjual. Dalam menilai nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai sekarang dengan menggunakan tingkat

c. Exposure at Default (“EAD”)
The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortization and early payments, together with the impact of forward-looking economic assumptions if relevant.

To determine the expected credit loss, these components are multiplied together and discounted to the balance sheet date using the effective interest rate as the discount rate.

Recoveries of written-off financial assets

When a loan is uncollectible, it is written-off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

ii. Impairment of non-financial assets
The carrying amounts of the Bank’s non-financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists then the asset’s recoverable amount will be estimated.

The recoverable amount of an asset or a cash-generating unit is the higher of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the present value of money

diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini terhadap nilai kas kini dan risiko spesifik terhadap aset tersebut.

and the risks specific to the asset.

Cadangan penurunan nilai diakui pada tahun sebelumnya dinilai pada setiap tanggal pelaporan untuk melihat adanya indikasi bahwa kerugian telah menurun atau tidak ada lagi. Kerugian penurunan nilai dijurnal balik jika terdapat perubahan estimasi yang digunakan dalam menentukan nilai yang dapat dipulihkan.

Allowance for impairment loss recognized in prior year is assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount.

Cadangan kerugian penurunan nilai dijurnal balik hanya hingga nilai tercatat aset tidak melebihi nilai tercatat yang telah ditentukan, dikurangi dengan depresiasi atau amortisasi, jika cadangan penurunan nilai tidak pernah diakui.

Allowance for impairment losses is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

Bank tidak diwajibkan lagi untuk membentuk cadangan kerugian penurunan nilai untuk aset non produktif, namun Bank tetap harus menghitung cadangan kerugian penurunan nilai mengacu pada standar akuntansi yang berlaku.

The Bank is not required to provide an allowance for impairment losses for non-productive assets, but the Bank should still calculate the impairment losses in accordance with the applicable accounting standards.

2.l. Aset tetap, aset hak-guna dan liabilitas sewa

2.l. Fixed assets, right-of-use assets and lease liabilities

Aset Tetap

Aset tetap, kecuali tanah dan bangunan, dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan dan rugi penurunan nilai. Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan. Biaya perolehan aset tetap diakui sebagai aset jika dan hanya jika besar kemungkinan manfaat ekonomis di masa depan berkenaan dengan aset tersebut mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

Fixed assets

Fixed assets, except land and buildings, are stated at cost less accumulated depreciation and impairment losses. If the recognition criteria are met, the acquisition cost will include the cost of replacing part of the fixed assets when that cost is incurred. Acquisition costs of fixed assets is recognized as asset if, and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Biaya-biaya lain yang terjadi selanjutnya yang timbul untuk menambah, mengganti atau memperbaiki aset dicatat sebagai biaya perolehan aset jika dan hanya jika besar kemungkinan manfaat ekonomis di masa depan berkenaan dengan aset tersebut mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

The cost of maintenance and repairs are charged to profit or loss as incurred. Other costs incurred subsequently to add to, replace part of or service an item of asset is recorded as acquisition of asset if, and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Aset tetap, kecuali tanah, disusutkan dengan menggunakan metode garis lurus (*straight-line method*) untuk seluruh aset tetap selama umur manfaat aset tetap yang diestimasi sebagai berikut:

Depreciation of fixed assets, except for land, is computed using the straight-line method for fixed assets over the estimated useful life of the assets, as follows:

	Tahun/*Years*	
Renovasi bangunan atau instalasi	1-10	*Building renovations or installations*
Kendaraan	5	*Vehicles*
Peralatan kantor	1-10	*Office equipment*

Masa manfaat ekonomis, nilai residu dan metode penyusutan direviu setiap akhir periode dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

The estimated useful life, residual values and depreciation method are reviewed at each period end and the effect of any changes in estimating for on a prospective basis.

Bank menetapkan nilai residu nihil untuk perhitungan penyusutan semua aset tetap.

Bank has determined residual value to be nil for the calculation of depreciation for all fixed assets.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Bangunan (HGB) yang dikeluarkan ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap" dan tidak diamortisasi.

The legal cost of land rights in the form of Building Usage Rights (HGB) incurred when the land was acquired initially are recognized as part of the cost of the land under "Fixed Assets" account and not amortized.

Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomis tanah, mana yang lebih pendek.

The legal cost incurred to extend or renew the land rights are recorded as intangible assets and amortized over the shorter of the rights' legal life or land's economic life.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan nilai tercatat dari aset) dimasukkan dalam laba rugi pada tahun aset tersebut dihentikan pengakuannya.

An item of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the profit or loss in the year the asset is derecognized.

Aset hak-guna dan liabilitas sewa

Pada tanggal permulaan kontrak, Bank menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Bank dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

Right-of-use assets and lease liabilities

At the inception of a contract, the Bank assesses whether the contract is or contains a lease. A contract is or contains a lease if the contract carries the right to control the use of an identified assets for a period of time in exchange for consideration. The Bank can choose not to recognise the right-of-use asset and lease liabilities for:

- Sewa dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
- Sewa atas aset dengan nilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:
- Bank memiliki hak untuk mengoperasikan aset; dan
- Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Bank mengakui liabilitas sewa sebesar jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Sedangkan aset-hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak-guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

Jika kepemilikan aset sewa dialihkan ke Bank pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak-guna diuji penurunan nilainya sesuai dengan PSAK 236 tentang "Penurunan Nilai Aset".

Pada tanggal dimulainya sewa, Bank mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dibayarkan selama masa sewa. Pembayaran sewa termasuk pembayaran tetap (termasuk pembayaran tetap secara substansi), dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan akan dibayar dalam jaminan nilai residu. Pembayaran sewa juga termasuk harga eksekusi opsi pembelian yang wajar jika dipastikan akan dilakukan oleh Bank dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Bank mengeksekusi opsi penghentian sewa. Pembayaran sewa variabel yang tidak bergantung pada indeks atau suku bunga

- *Leases with a term of less or equal to 12 months and there is no call option;*
- *Leases of low value assets.*

To assess whether a contract carries the right to control the use of an identified asset, the Bank shall assess whether:
- *The Bank has the right to operate the assets; and*
- *The Bank has designed the assets in a way that predetermine how and for what purpose it will be used.*

The Bank recognized lease liabilities at the amount of lease payments accrued to the end of the lease term which discounted using the incremental borrowing rate. While, the right-of-use assets includes the amount of lease liabilities recognized, initial direct costs paid, restoration costs and lease payments on or before the start date of the lease, less lease incentives received. Right-of-use are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

If the ownership of lease asset is transferred to the Bank at the end of the lease term or the lease payments reflect the exercise of the purchase option, depreciation is calculated using the estimated useful life of the assets. Right-of-use assets are tested for impairment in accordance with PSAK 236 regarding "Impairment of Assets".

On the initial lease date, the Bank recognized lease liabilities which measured at the present value of future lease payments that will be paid over the lease term. Lease payments include fixed payments (including substantially fixed payments), less lease incentive receivables, variable lease payments that depends on index or interest rate, and the expected amount to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for the purchase option if it is determined to be made by the Bank and the payment of a penalty to terminate the lease, if the lease term reflects the Bank exercising the lease termination option. Variable lease payments that are not depends on an index or interest rate are recognized as an expense in the period in which the event or condition that

diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

Dalam menghitung nilai kini dari pembayaran sewa, Bank menggunakan suku bunga pinjaman inkremental penyewa pada tanggal dimulainya sewa karena suku bunga implisit dalam sewa tidak dapat ditentukan. Setelah tanggal dimulainya sewa, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

Sewa jangka pendek (dengan jangka waktu kurang atau sama dengan 12 bulan) dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK 116 akan diperlakukan sama dengan sewa operasi pada PSAK 30. Bank akan mengakui pembayaran dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini dicatat pada beban umum dan administrasi dalam laba rugi.

Penerapan pencatatan PSAK 116 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya), yaitu sebagai berikut:

a. Menyajikan aset hak-guna sebagai bagian dari aset tetap dan liabilitas sewa disajikan sebagai bagian dari liabilitas lain-lain dalam laporan posisi keuangan, yang diukur pada nilai kini dari pembayaran sewa masa depan;
b. Mencatat penyusutan aset hak-guna dan bunga atas liabilitas sewa dalam laba rugi; dan
c. Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas.

triggers the payment occurs.

In calculating the present value of lease payments, the Bank uses the lessee incremental borrowing rate at the inception date of the lease since the interest rate implicit in the lease cannot be determined. After the inception date of the lease, the amount of the lease liability is increased to reflect the interest increase and less lease payments made. Furthermore, the lease liabilities carrying amount is remeasured if there are modifications, changes in term of the lease, lease payments, or the valuation of the option to purchase the underlying asset.

Short-term leases (with term of less or equal to 12 months) and leases of low-value assets, and elements of those leases, partially or entirely not applying the recognition principles stipulated by PSAK 116 will be treated the same as operating leases in PSAK 30. The Bank will recognize these lease payments on a straight-line basis during the lease period on the statement of the profit or loss and other comprehensive income. This expense is recorded under general and administrative expenses in profit or loss.

The recording implementation of PSAK 116 is applied for all leases (except as stated earlier), as follows:

a. Presents right-of-use assets as part of fixed assets and lease liabilities presented as part of other liabilities in the statement of financial position which measured at the present value of the future lease payments;
b. Records depreciation of right-of-use assets and interest on lease liabilities in the profit or loss; and
c. Separates the total amount of cash paid within operating activities) in the statement of cash flows.

2.m. Aset takberwujud

Aset takberwujud terdiri dari perangkat lunak yang dibeli Bank.

Perangkat lunak yang dibeli oleh Bank dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai.

2.m. Intangible assets

Intangible assets consist of software acquired by the Bank.

Software acquired by the Bank is stated at cost less accumulated amortization and accumulated impairment losses.

Pengeluaran selanjutnya untuk perangkat lunak akan dikapitalisasi hanya jika pengeluaran tersebut menambah manfaat ekonomis aset yang bersangkutan di masa mendatang. Semua pengeluaran lainnya dibebankan pada saat terjadinya.

Subsequent expenditure on software is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditures are expensed as incurred.

Aset takberwujud dihentikan pengakuannya jika dilepas atau ketika tidak terdapat lagi manfaat ekonomi masa depan yang diperkirakan dari penggunaan atau pelepasannya.

An intangible asset is derecognized on disposal or when there is no future economic benefits are expected from its use or disposal.

Amortisasi diakui dalam laba rugi dengan menggunakan metode garis lurus sepanjang masa manfaat dari perangkat lunak tersebut, dari tanggal perangkat lunak tersebut tersedia untuk dipakai. Estimasi masa manfaat dari perangkat lunak adalah lima hingga sepuluh tahun.

Amortization is recognized in profit or loss on a straight-line method over the estimated useful life of the software, from the date it is available for use. The estimated useful life of software is five until ten years.

Metode amortisasi, estimasi masa manfaat dan nilai residual ditelaah pada setiap akhir tahun pelaporan dan disesuaikan jika dianggap tepat.

Amortization method, the estimate of useful life and residual values are reviewed at each financial year-end and adjusted if appropriate.

2.n. Biaya dibayar di muka

Biaya dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

2.n. Prepaid expenses

Prepaid expenses are amortized over their beneficial periods using the straight-line method.

2.o. 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, penurunan nilai atau cadangan kerugian.

2.o. Other assets

Represent 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.

2.p. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat atau perjanjian yang ditetapkan sebelumnya. Liabilitas segera dinyatakan sebesar nilai liabilitas Bank kepada pemberi amanat.

2.p. Obligations due immediately

Obligations due immediately represent the Bank's liabilities to beneficiaries that are payable immediately in accordance with the demand from the beneficiaries or as agreed upon by the Bank's and the beneficiaries. Obligations due immediately are stated at outstanding payables to the beneficiaries.

2.q. Simpanan dari nasabah dan simpanan dari bank

Simpanan dari nasabah dan simpanan dari bank lain pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

2.q. Deposits from customer and deposits from other banks

Deposits from customers and deposits from other banks are initially measured at fair value plus directly attributable transaction costs and subsequently measured at their amortized cost using the effective interest method.

2.r. Pendapatan dan beban bunga

Pendapatan dan beban bunga diakui dalam laba rugi dengan menggunakan metode suku bunga efektif. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran dan penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan suku bunga efektif mencakup biaya transaksi (Catatan 2c) dan seluruh imbalan/provisi dan bentuk lain yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

Pendapatan dan beban bunga yang disajikan di dalam laba rugi meliputi:

a. Pendapatan dan beban bunga atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laba rugi dengan menggunakan metode suku bunga efektif.

   Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan penurunan nilai.

   Dalam menghitung pendapatan dan beban bunga, tingkat bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

   Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan dihitung dengan menerapkan tingkat bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

2.r. Interest income and expense

Interest income and expenses are recognized in the profit or loss using the effective interest rate method. The effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses.

The calculation of the effective interest rate includes transaction costs (Note 2c) and all fees and points paid or received that are an integral part of the effective interest rate.

Interest income and expenses presented in the profit or loss include:

a. Interest income and expense on financial assets measured at fair value through other comprehensive income as well as financial assets and financial liabilities recorded at amortized cost are recognized in the profit or loss using the effective interest method.

   The gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for allowance for impairment.

   In calculating interest income and expenses, the effective interest rate is applied to the gross carrying amount of an asset (when the asset is not a deteriorated financial asset) or to the amortized cost of a liability.

   For financial assets that deteriorated after initial recognition, interest income is calculated by applying an effective interest rate to the amortized cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will be calculated by applying an effective interest rate to the gross carrying amount of the financial asset.

Untuk aset keuangan yang telah memburuk pada saat pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan tetap dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut.

For financial assets that have deteriorated at initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will still be calculated by applying the effective interest rate to the amortized cost of the financial asset.

b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar atas aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam laporan laba rugi komprehensif (merupakan bagian dari ekuitas) sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai, kecuali keuntungan atau kerugian akibat perubahan nilai tukar untuk instrumen utang.

b. Gains and losses arising from changes in the fair value of fair value through other comprehensive income financial assets other than foreign exchange gains or losses on debt instrument are recognized directly in other comprehensive income (as part of equity), until the financial asset is derecognized or impaired, except gain or loss arising from changes in exchanges rate for debt instrument.

2.s. Provisi dan komisi

Pendapatan dan beban provisi dan komisi yang signifikan dan merupakan bagian tak terpisahkan dari suku bunga efektif atas aset keuangan atau liabilitas keuangan dimasukkan ke dalam perhitungan suku bunga efektif.

Pendapatan provisi dan komisi lainnya termasuk provisi yang terkait dengan kegiatan perkreditan, kegiatan ekspor-impor, provisi sebagai pengatur sindikasi dan provisi atas jasa diakui pada saat jasa tersebut dilakukan.

Beban provisi dan komisi lainnya sehubungan dengan transaksi antar bank diakui sebagai beban pada saat jasa tersebut diterima.

Apabila pinjaman diselesaikan sebelum jatuh tempo, maka saldo pendapatan provisi dan komisi yang belum diamortisasi diakui pada saat pinjaman diselesaikan.

2.s. Fees and commissions

Fees and commission income and expenses that are significant and integral to the effective interest rate on financial assets or financial liabilities are included in the measurement of the effective interest rate.

Other fees and commission income, including credit related fees, export-import related fees, syndication lead arranger fees, and provision for services are recognized when the related services are performed.

Other fees and commission expense related mainly to inter-bank transaction fees which are expensed as the service are received.

The outstanding balances of unamortized fees and commissions on loans terminated or settled prior to maturity are recognized as income upon settlement.

2.t. Liabilitas imbalan pasca-kerja

Imbalan pasca-kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang menjadi peserta program pensiun Bank. Imbalan kerja ditentukan berdasarkan peraturan Bank dan persyaratan minimum Undang-undang No. 11/2020 tentang Cipta Kerja ("Undang-Undang Cipta Kerja") sebagaimana telah diamendemen dengan Perpu No.2/2022 dan UU No.6/2023 atau

2.t. Post-employment benefits liability

The post-employment benefits are accrued and recognized as expenses when services have been rendered by qualified employees. The benefits are determined based on the Bank's regulations and the minimum requirements of Law No.11/2020 on Job Creation (the "Job Creation Law") as amended by Perpu No.2/2022 and Law No.6/2023 or the Bank's Collective Labour Agreement (the "CLA") or

Perjanjian Kerja Bersama ("PKB") atau Peraturan Perusahaan ("PP"), mana yang lebih tinggi. Karena UU Cipta Kerja atau UU Ketenagakerjaan atau PKB atau PP menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, pada dasarnya, program pensiun berdasarkan UU Cipta Kerja atau UU Ketenagakerjaan atau PKB atau PP adalah program imbalan pasti.

Company Regulation ("CR"), whichever is higher. Since the Job Creation Law or Labour Law or the CLA or the CR sets the formula for determining the minimum amount of benefits, in substance pension plans under the Job Creation Law or Labour Law or the CLA or the CR represent defined benefit plans.

Liabilitas imbalan pasca-kerja dihitung sebesar nilai kini dari estimasi jumlah liabilitas imbalan pasca-kerja di masa depan yang timbul dari jasa yang telah diberikan oleh karyawan pada masa kini dan masa lalu, dikurangi dengan nilai wajar aset program, jika ada. Perhitungan dilakukan oleh aktuaris independen dengan metode *projected-unit credit*.

Post-employment benefits liability is calculated at present value of estimated future benefits that the employees have earned in return for their services in the current and past periods, deducted by plan assets, if any. Calculation is performed by an independent actuary using the projected-unit credit method.

Nilai kini liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat bunga obligasi pemerintah berkualitas tinggi dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo imbalan yang bersangkutan.

The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of high quality government bonds that are denominated in the currency in which the benefits will be paid and have terms to maturity approximately the same as the terms of the related pension liability.

Seluruh biaya jasa lalu diakui pada saat yang lebih dulu antara ketika amendemen/ kurtailmen terjadi atau ketika biaya restrukturisasi atau pemutusan hubungan kerja diakui. Sebagai akibatnya, biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

All past service costs are recognized at the earlier of the occurrence of amendment/ curtailment and the recognition of related restructuring or termination costs. As a result, unvested past service costs can no longer be deferred and recognized over the future vesting period.

Bunga neto atas imbalan pasti neto merupakan komponen pendapatan bunga dari aset program, biaya bunga atas liabilitas imbalan pasti dan bunga atas dampak batas atas dari aset.

Net interest of the net defined benefit liabilities is the interest income component of plan assets, interest expense of defined benefit obligation and interest of the effect of asset ceiling.

Pengukuran kembali liabilitas imbalan pasti neto terdiri atas:

- Keuntungan dan kerugian aktuarial;
- Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukan dalam bunga neto atas liabilitas imbalan pasti neto;
- Setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.

Remeasurement of the net defined benefit obligation consists of:

- *Actuarial gains and losses;*
- *Return on plan assets, excluding amount included in net interest of the net defined benefit obligation;*
- *Any changes in effect of the asset ceiling, excluding amount included in net interest of the net defined benefit obligation.*

Imbalan jangka panjang lainnya
Imbalan jangka panjang lainnya seperti cuti berimbalan jangka panjang, imbalan cacat permanen, dan penghargaan *jubilee* dihitung dengan menggunakan metode *projected unit credit* dan didiskontokan ke nilai kini. Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial diakui dalam laba rugi.

Other long-term benefits
Other long-term employee benefits such as long service leave, permanent disability benefits, and jubilee awards are calculated using the projected unit credit method and discounted to present value. Actuarial gains and losses arising from experience adjustment and charge in actuarial assumption are recognised to profit or loss.

Pesangon pemutusan hubungan kerja
Pesangon pemutusan hubungan kerja terutang ketika karyawan dihentikan kontrak kerjanya sebelum usia pensiun normal. Bank mengakui pesangon pemutusan hubungan kerja ketika menunjukkan komitmennya untuk memutuskan hubungan kerja dengan karyawan berdasarkan suatu rencana formal terperinci yang kecil kemungkinannya untuk dibatalkan. Pesangon yang akan dibayarkan dalam waktu lebih dari 12 bulan setelah tanggal laporan posisi keuangan didiskontokan untuk mencerminkan nilai kini.

Termination benefits
Termination benefits are payable whenever an employee's employment is terminated before the normal retirement date. The Bank recognizes termination benefits when it is demonstrably committed to terminate the employment of current employees according to a detailed formal plan with low possibility of withdrawal. Benefits which will be paid more than 12 months after the statement of financial position's date are discounted to reflect its present value.

2.u. Perpajakan
Beban pajak adalah jumlah gabungan pajak kini dan pajak tangguhan yang diperhitungkan dalam menentukan laba rugi pada suatu tahun. Pajak kini dan pajak tangguhan diakui dalam laba rugi, kecuali pajak penghasilan yang timbul dari transaksi atau peristiwa yang diakui dalam penghasilan komprehensif lain atau secara langsung di ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

2.u. Taxation
Tax expense is the aggregate amount included in the determination of profit or loss for the year in respect of current tax and deferred tax. Current tax and deferred tax is recognized in profit or loss, except for income tax arising from transactions or events that are recognized in other comprehensive income or directly in equity. In this case, the tax is recognized in other comprehensive income or equity, respectively.

Jumlah pajak kini untuk tahun berjalan dan tahun sebelumnya yang belum dibayar diakui sebagai liabilitas. Jika jumlah pajak yang telah dibayar untuk tahun berjalan dan periode-periode sebelumnya melebihi jumlah pajak yang terutang untuk tahun tersebut, maka kelebihannya diakui sebagai aset.

Current tax for current and prior years shall, to the extent unpaid, be recognized as a liability. If the amount already paid in respect of current and prior years exceeds the amount due for those years, the excess shall be recognized as an asset.

Liabilitas (aset) pajak kini untuk tahun berjalan dan tahun sebelumnya diukur sebesar jumlah yang diperkirakan akan dibayar kepada (direstitusi dari) otoritas perpajakan, yang dihitung menggunakan tarif pajak (dan undang-undang pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir tahun pelaporan.

Current tax liabilities (assets) for the current and prior years shall be measured at the amount expected to be paid to (recovered from) the taxation authorities, using the tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting year.

Manfaat terkait dengan rugi pajak yang dapat ditarik untuk memulihkan pajak kini dari tahun sebelumnya diakui sebagai aset. Aset pajak tangguhan diakui untuk akumulasi rugi pajak

Tax benefits relating to tax loss that can be carried back to recover current tax of a previous year is recognized as an asset. Deferred tax asset is recognized for the carry forward of

belum dikompensasi dan kredit pajak belum dimanfaatkan sepanjang kemungkinan besar laba kena pajak masa depan akan tersedia untuk dimanfaatkan dengan rugi pajak belum dikompensasi dan kredit pajak belum dimanfaatkan.

unused tax losses and unused tax credit to the extent that it is probable that future taxable profit will be available against which the unused tax losses and unused tax credits can be utilized.

Seluruh perbedaan temporer kena pajak diakui sebagai liabilitas pajak tangguhan, kecuali perbedaan temporer kena pajak yang berasal dari:

a. Pengakuan awal *goodwill*;
b. Pengakuan awal aset atau liabilitas dari transaksi yang bukan kombinasi bisnis dan pada saat transaksi tidak mempengaruhi laba akuntansi atau laba kena pajak (rugi pajak); dan pada saat transaksi tidak menimbulkan perbedaan temporer kena pajak dan perbedaan temporer dapat dikurangkan dalam jumlah yang sama.

Deferred tax liability shall be recognized for all taxable temporary differences, except to the extent that the deferred tax liability arises from:

a. The initial recognition of goodwill;
b. 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 los); and at the time of the transaction, it does not result in a taxable temporary difference and a deductible temporary difference in the same amount.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer dapat dikurangkan sepanjang kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dapat dimanfaatkan untuk mengurangi laba dimaksud, kecuali jika aset pajak tangguhan timbul dari pengakuan awal aset atau pengakuan awal liabilitas dalam transaksi yang:

a. Bukan kombinasi bisnis;
b. Pada saat transaksi tidak memengaruhi laba akuntansi atau laba kena pajak (rugi pajak); dan
c. Pada saat transaksi, tidak menimbulkan perbedaan temporer kena pajak dan perbedaan temporer dapat dikurangkan dalam jumlah yang sama.

A deferred tax asset shall be recognized for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilized, unless the deferred tax asset arises from the initial recognition of an asset or liability in a transaction:

a. That is not a business combination;
b. At the time of the transaction affects neither accounting profit nor taxable profit (tax loss); and
c. At the time of the transaction, do not give rise to taxable temporary differences and temporary differences can be offset in the same amount.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer dapat dikurangkan sepanjang kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dapat dimanfaatkan untuk mengurangi laba dimaksud, kecuali jika aset pajak tangguhan timbul dari pengakuan awal aset atau pengakuan awal liabilitas dalam transaksi yang bukan kombinasi bisnis dan pada saat transaksi tidak memengaruhi laba akuntansi atau laba kena pajak (rugi pajak).

A deferred tax asset shall be recognized for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilized, unless the deferred tax asset arises from the initial recognition of an asset or liability in a transaction that is not a business combination and at the time of the transaction affects neither accounting profit nor taxable profit (tax loss).

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan berlaku ketika aset dipulihkan atau liabilitas diselesaikan, berdasarkan tarif pajak (dan peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.

Pengukuran aset dan liabilitas pajak tangguhan mencerminkan konsekuensi pajak yang sesuai dengan cara Bank memperkirakan, pada akhir periode pelaporan, untuk memulihkan atau menyelesaikan jumlah tercatat aset dan liabilitasnya.

The measurement of deferred tax liabilities and deferred tax assets shall reflect the tax consequences that would follow from the manner in which the Bank expects, at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

Jumlah tercatat aset pajak tangguhan ditelaah ulang pada akhir periode pelaporan. Bank mengurangi jumlah tercatat aset pajak tangguhan jika kemungkinan besar laba kena pajak tidak lagi tersedia dalam jumlah yang memadai untuk mengompensasikan sebagian atau seluruh aset pajak tangguhan tersebut. Setiap pengurangan tersebut dilakukan pembalikan atas aset pajak tangguhan hingga kemungkinan besar laba kena pajak yang tersedia jumlahnya memadai.

The carrying amount of a deferred tax asset reviewed at the end of each reporting period. The Bank shall reduce the carrying amount of a deferred tax asset to the extent that it is no longer probable that sufficient taxable profit will be available to allow the benefit of part or all of that deferred tax asset to be utilized. Any such reduction shall be reversed to the extent that it becomes probable that sufficient taxable profit will be available.

Bank melakukan saling hapus aset pajak tangguhan dan liabilitas pajak tangguhan jika dan hanya jika:

a. Bank memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini; dan
b. Aset pajak tangguhan dan liabilitas pajak tangguhan terkait dengan pajak penghasilan yang dikenakan oleh otoritas perpajakan yang sama atas:
   i. Entitas kena pajak yang sama; atau
   ii. Entitas kena pajak yang berbeda yang bermaksud untuk memulihkan aset dan liabilitas pajak kini dengan dasar neto, atau merealisasikan aset dan menyelesaikan liabilitas secara bersamaan, pada setiap periode masa depan dimana jumlah signifikan atas aset atau liabilitas pajak tangguhan diperkirakan untuk diselesaikan atau dipulihkan.

The Bank offsets deferred tax assets and deferred tax liabilities if, and only if:

a. The Bank has a legally enforceable right to set off current tax assets against current tax liabilities; and

b. The deferred tax assets and the deferred tax liabilities relate to income taxes levied by the same taxation authority on either:

   i. The same taxable entity; or
   ii. Different taxable entities which intend either to settle current tax liabilities and assets on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

Bank melakukan saling hapus atas aset pajak kini dan liabilitas pajak kini jika dan hanya jika, Bank:

a. Memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus atas jumlah yang diakui; dan
b. Bermaksud untuk menyelesaikan dengan dasar neto atau merealisasikan aset dan menyelesaikan liabilitas secara bersamaan.

The Bank offsets current tax assets and current tax liabilities if, and only if, the Bank:

a. Has legally enforceable right to set off the recognized amounts; and

b. Intends either to settle on a net basis, or to realize the assets and settle liabilities simultaneously.

2.v. Laba per saham dasar

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang

2.v. Basic earnings per share

Basic earnings per share is computed by dividing income for the year with the weighted average number of outstanding common

ditempatkan dan disetor penuh selama tahun yang bersangkutan, setelah memperhitungkan pembagian dividen saham dan saham bonus yang diterapkan secara retrospektif.

Bank tidak memiliki efek berpotensi saham biasa yang bersifat dilutif pada tanggal 31 Desember 2025 dan 2024, dan oleh karenanya, laba per saham dilusian tidak dihitung dan disajikan pada laporan laba rugi dan penghasilan komprehensif lain.

shares issued and are fully paid-up during the year, after considering the effect of stock dividends and bonus shares distribution that applied retrospectively.

The Bank has no outstanding dilutive potential ordinary shares as at December 31, 2025 and 2024 and accordingly, no diluted earnings per share is calculated and presented in the statements of profit or loss and other comprehensive income.

2.w. Program loyalitas pelanggan

Program loyalitas pelanggan digunakan Bank untuk memberikan insentif kepada pelanggan untuk membeli barang atau jasa tertentu. Jika pelanggan membeli barang atau jasa, maka Bank akan memberikan poin penghargaan kepada pelanggan (seringkali disebut sebagai “poin”). Pelanggan dapat menukar poin penghargaan tersebut dengan barang atau jasa secara gratis atau dengan potongan harga. Interpretasi ini berlaku untuk poin penghargaan loyalitas pelanggan yang:

a. Diberikan oleh Bank kepada pelanggannya sebagai bagian dari transaksi penjualan yaitu penjualan barang, pemberian jasa, atau penggunaan aset entitas-entitas tertentu oleh pelanggan; dan
b. Bergantung pada pemenuhan terhadap setiap kondisi lebih lanjut yang disyaratkan, pelanggan dapat menukar barang atau jasa secara gratis atau dengan potongan harga di masa depan.

2.w. Customer loyalty program

Customer loyalty programs are used by banks to provide incentives to customers to purchase certain goods or services. If the customer purchases goods or services, the Bank will award points to the customer (often referred to as "points"). Customers can exchange these award points for goods or services for free or at discounted rates. This interpretation applies to customer loyalty reward points that:

a. Provided by the Bank to its customers as part of a sales transaction i.e. sale of goods, provision of services, or use of assets of certain entities by customers; and

b. Subject to compliance with any further conditions required, the customer may exchange goods or services for free or at discounted rates in the future.

2.x. Sewa

Bank sebagai *lessor*

Dalam sewa menyewa operasi, Bank sebagai *lessor* mengakui aset untuk sewa operasi di laporan posisi keuangan sesuai sifat aset tersebut. Bank mencatat aset tersebut sebagai aset sewa operasi yang disusutkan dengan menggunakan metode garis lurus selama umur manfaat aset tersebut. Biaya langsung awal sehubungan proses negosiasi sewa operasi ditambahkan ke jumlah tercatat dari aset sewaan dan diakui sebagai beban selama masa sewa dengan dasar yang sama dengan pendapatan sewa. Rental kontinjen, apabila ada, diakui sebagai pendapatan pada tahun-tahun terjadinya.

Bank sebagai *lessee*

Kebijakan akuntansi sehubungan dengan penerapan PSAK 116 dimana Bank adalah sebagai *lessee* diungkapkan pada Catatan 2l atas laporan keuangan.

2.x. Lease

Bank as lessor

Under an operating lease, the Bank as a lessor presents assets subject to operating leases in its statements of financial position according to the nature of the asset. The Bank recorded those assets as assets under operating leases which is depreciated using straight-line method over the estimated useful lives of the assets. Initial direct costs incurred in negotiating an operating lease are added to the carrying amount of the leased asset and recognized over the lease term on the same basis as rental income. Contingent rents, if any, are recognized as revenue in the years in which they are earned.

Bank as lessee

The accounting policy related to the adoption of PSAK 116 where Bank is the lessee has been disclosed in Note 2l to the financial statements.

2.y. Beban emisi saham

Sesuai dengan Peraturan No. VIII.G.7 lampiran Surat Keputusan Bapepam No. Kep-06/PM/2000 tanggal 13 Maret 2000 mengenai "Pedoman Penyajian Laporan Keuangan" biaya-biaya emisi efek yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun "Tambahan Modal Disetor-Neto", sebagai bagian dari Ekuitas pada laporan posisi keuangan.

2.y. Shares issuance costs

Based on the regulation No. VIII.G.7, appendix of Bapepam Decision Letter No. Kep-06/PM/2000 dated March 13, 2000 regarding "Guidance for Financial Statements Presentation", costs related to the public offering of shares (including pre- emptive rights issue) are deducted from the proceeds and presented as a deduction from the "Additional Paid-in-Capital-Net account, under Equity section in the statements of financial position.

2.z. Modal saham diperoleh kembali

Saham treasuri merupakan modal saham yang diperoleh dan dimiliki kembali dari yang sebelumnya telah diterbitkan Bank. Saham treasuri disajikan sebesar nilai yang dibayar, termasuk biaya tambahan yang secara langsung dapat diatribusikan (dikurangi pajak penghasilan) dan sebagai pengurang dari ekuitas sampai saham tersebut dibatalkan atau diterbitkan kembali. Ketika saham tersebut selanjutnya dijual kembali, maka nilai yang diterima, dikurangi biaya tambahan transaksi yang terkait dan dampak pajak penghasilan yang terkait disajikan di ekuitas.

2.z. Treasury stock

Treasury shares represent the Bank's share capital that has been reacquired after being previously issued. Treasury shares are presented at the amount paid, including any directly attributable incremental costs (net of income tax), and are recognized as a deduction from equity until the shares are cancelled or reissued. When such shares are subsequently reissued, the proceeds received, net of any directly attributable incremental transaction costs and related income tax effects, are recognized in equity.

2.aa. Peristiwa setelah periode pelaporan

Peristiwa setelah periode pelaporan yang memberikan informasi tambahan tentang posisi Bank pada periode pelaporan (menyesuaikan peristiwa) tercermin dalam laporan keuangan.

Peristiwa setelah periode pelaporan yang tidak menyesuaikan peristiwa, jika ada, diungkapkan ketika material terhadap laporan keuangan.

2.aa. Events after the reporting period

Events after the reporting period that provide additional information about the Bank's position at the reporting period (adjusting events) are reflected in the financial statements.

Events after the reporting period that are not adjusting events, if any, are disclosed when material to the financial statements.

2.ab. Kombinasi bisnis Entitas Sepengendali

Akuisisi entitas anak yang memenuhi kriteria sebagai transaksi restrukturisasi entitas sepengendali dicatat berdasarkan PSAK 338, "Akuntansi Restrukturisasi Entitas Sepengendali". Berdasarkan standar ini, akuisisi entitas anak dicatat berdasarkan penyatuan kepemilikan (*pooling of interest*) dimana aset dan liabilitas entitas anak dicatat sesuai dengan nilai bukunya. Selisih antara harga penyerahan dan bagian Grup atas nilai buku entitas anak, jika ada, dicatat sebagai "Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali" dan disajikan sebagai bagian dari ekuitas sebagai tambahan modal disetor.

2.ab. Business combination of Entities Under Common Control

Acquisition of a subsidiary that represents a restructuring transaction of entities under common control are accounted for in accordance with PSAK 338, "Accounting for Restructuring of Entities Under Common Control". Based on this standard, acquisition of a subsidiary is accounted for based on the pooling of interest, wherein assets and liabilities of a subsidiary are recorded at their book values. The difference between the transfer price and the Group's interest in a subsidiary's book values, if any, is recorded as "Difference in Value Arising from Restructuring Transactions of Entities under Common Control" and presented as part of equity as additional paid-in capital.

2.ac. Transaksi dan Saldo dalam Mata Uang Asing

Transaksi dalam mata uang asing dicatat dalam rupiah berdasarkan kurs yang berlaku pada saat transaksi dilakukan pada tanggal pelaporan aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam rupiah berdasarkan kurs Tengah Reuters pukul 16:00 WIB. Laba atau rugi selisih kurs yang terjadi dikreditkan atau dibebankan pada laba rugi tahun yang bersangkutan.

Kurs mata uang asing utama yang digunakan untuk menjabarkan mata uang asing ke dalam Rupiah adalah sebagai berikut (nilai penuh):

2.ac. Transactions and Balances in Foreign Currencies

Transactions in foreign currencies are recorded in Rupiah based on the rates prevailing at the transaction dates. On the reporting date, monetary assets and liabilities denominated in foreign currencies are converted into Rupiah based on the Reuters' middle rate at 16.00 Western Indonesian Time. Exchange gains or losses from foreign exchange transactions are credited or charged to the current year profit or loss.

The major exchange rates used to translate foreign currencies into Rupiah were as follows (full amount):

	2025	2024	
Dolar Amerika Serikat	16,675	16,095	*United States Dollar*
Dolar Singapura	12,965	--	*Singapore Dollar*

3. Pertimbangan Akuntansi Yang Penting Dan Sumber Utama Ketidakpastian Estimasi

Dalam proses penerapan kebijakan akuntansi Bank, manajemen telah melakukan pertimbangan profesional dan estimasi dalam menentukan jumlah yang diakui dalam laporan keuangan. Beberapa pertimbangan profesional dan estimasi yang signifikan adalah sebagai berikut:

a. Sumber utama atas ketidakpastian estimasi

Cadangan kerugian penurunan nilai atas aset keuangan
Saat mengukur ECL, Bank menggunakan informasi masa depan yang wajar dan dapat didukung, yang didasarkan pada asumsi untuk pergerakan masa depan dari berbagai pendorong ekonomi dan bagaimana penggerak ini akan saling memengaruhi.

Loss given default adalah estimasi kerugian yang timbul karena gagal bayar. Perhitungan didasarkan pada perbedaan antara arus kas kontraktual terutang dan yang diharapkan akan diterima, dengan mempertimbangkan arus kas dari agunan dan peningkatan kredit integral.

3. Critical Accounting Judgments And Key Sources Of Estimation Uncertainty

In the process of applying the Bank's accounting policies, management has exercised professional judgments and estimates in determining the amounts recognized in the financial statements. The several significant uses of the professional judgments and estimates are as follows:

a. Key sources of estimation uncertainty

Allowances for impairment losses on financial assets
When measuring ECL the Bank uses reasonable and supportable forward-looking information, which is based on assumptions for the future movement of different economic drivers and how these drivers will affect each other.

Loss given default is an estimate of the loss arising on default. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, taking into account cash flows from collateral and integral credit enhancements.

Probability of default merupakan input utama dalam mengukur ECL. *Probability of default* adalah perkiraan kemungkinan gagal bayar selama jangka waktu tertentu, yang penghitungannya mencakup data historis, asumsi, dan ekspektasi kondisi masa depan.

Probability of default constitutes a key input in measuring ECL. Probability of default is an estimate of the likelihood of default over a given time horizon, the calculation of which includes historical data, assumptions and expectations of future conditions.

Evaluasi atas kerugian penurunan nilai aset keuangan yang dicatat pada biaya perolehan diamortisasi dijelaskan di Catatan 2k.

Financial assets accounted for at amortized cost are evaluated for impairment on the basis described in Note 2k.

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima, baik dari waktu dan jumlah. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan, serta probabilitas rata-rata tertimbang kerugian kredit. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received, including both timing and amount. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral, including weighted average probability of credit losses. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable.

Evaluasi cadangan kerugian penurunan nilai secara kolektif meliputi kerugian kredit yang melekat pada portofolio aset keuangan dengan karakteristik ekonomi yang sama, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menentukan perlunya membentuk cadangan kerugian penurunan nilai kredit secara kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit, besarnya portofolio, konsentrasi kredit, dan faktor-faktor ekonomi. Dalam mengestimasi cadangan yang diperlukan, asumsi-asumsi dibuat untuk menentukan model kerugian bawaan dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman historis, kondisi ekonomi saat ini, dan perkiraan kondisi ekonomi di masa depan.

Collectively-assessed allowance for impairment losses cover credit losses inherent in portfolios of financial assets with similar economic characteristics but the individual impaired items cannot yet be identified. In assessing the need for collectively assessed allowance for impairment losses, management considers factors such as credit quality, portfolio size, credit concentrations, and economic factors. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modeled and to determine the required input parameters, based on historical experience, current economic conditions, and forecast on future economic conditions.

Ketepatan dari cadangan ini bergantung pada seberapa tepat estimasi arus kas masa depan untuk menentukan cadangan individual serta asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

The accuracy of the allowances depends on how well these estimates of future cash flows for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

Estimasi Masa Sewa
Dalam mengestimasi masa sewa dari masing-masing perjanjian sewa, manajemen mempertimbangkan seluruh fakta dan keadaan yang memberikan insentif ekonomik untuk mengeksekusi opsi perpanjangan, atau untuk tidak mengeksekusi opsi penghentian, termasuk perubahan fakta atau keadaan yang diekspektasi dari tanggal permulaan hingga tanggal eksekusi opsi. Opsi perpanjangan (atau periode setelah opsi penghentian) hanya diperhitungkan dalam masa sewa jika sewa cukup pasti akan diperpanjang (atau tidak dihentikan).

Estimation of Lease Term
When estimating the lease term of the respective lease arrangement, management considers all facts and circumstances that create an economic incentive to exercise an extension option, or not to exercise a termination option, including any expected changes in facts and circumstances from the commencement date until the exercise date of the option. Extension options (or periods after termination options) are only included in the lease term if the lease is reasonably certain to be extended (or not terminated).

Penentuan nilai wajar
Dalam menentukan nilai wajar atas aset keuangan dan liabilitas keuangan dimana tidak terdapat harga pasar yang dapat diobservasi, Bank harus menggunakan teknik penilaian seperti dijelaskan pada Catatan 2c. Untuk instrumen keuangan yang jarang diperdagangkan dan tidak memiliki harga yang transparan, nilai wajarnya menjadi kurang objektif dan karenanya, membutuhkan tingkat pertimbangan yang beragam, tergantung pada likuiditas, konsentrasi, ketidakpastian faktor pasar, asumsi penentuan harga, dan risiko lainnya yang memengaruhi instrumen tertentu.

Determining fair values
In determining the fair value for financial assets and liabilities for which there is no observable market price, Bank should use the valuation techniques as described in Note 2c. For financial instruments that are infrequently traded and have little price transparency, fair value is less objective, and requires varying degrees of judgment depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks affecting the specific instrument.

Aset pajak tangguhan
Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan.

Deferred tax assets
Deferred tax assets are recognized for the future recoverable taxable income arising from temporary difference.

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 (Catatan 2u).

Management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits together with future strategic planning (Note 2u).

Penyusutan Aset Tetap
Manajemen mengestimasi masa manfaat ekonomis aset tetap Bank antara 1 sampai dengan 20 tahun. Ini merupakan masa manfaat ekonomis yang secara umum diharapkan dalam industri perbankan. Perubahan tingkat pemakaian dan perkembangan teknologi dapat mepengaruhi masa manfaat ekonomis dan

Depreciation of Fixed Assets
Management properly estimates the useful lives of the Bank's fixed assets to be within 1 to 20 years. These are common life expectancies applied in the banking industries. Changes in the expected level of usage and technological development could impact the economic useful lives and the residual values of these assets,

nilai sisa aset, dan karenanya beban penyusutan masa depan mungkin direvisi. Penjelasan lebih rinci diungkapkan dalam Catatan 2l dan 13.

Imbalan kerja
Penentuan liabilitas imbalan kerja Bank bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dan manajemen Bank dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri karyawan tahunan, tingkat kecacatan, umur pensiun, dan tingkat kematian (Catatan 22).

Pajak penghasilan
Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

b. Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank
Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank meliputi:

Penilaian instrumen keuangan
Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (Catatan 42):

- *Level* 1:
  harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- *Level* 2:
  input selain harga kuotasian yang termasuk dalam Level 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya harga) atau secara tidak langsung;
- *Level* 3:
  input untuk aset dan liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (*input* yang tidak dapat diobservasi).

Kebijakan akuntansi Bank untuk pengukuran nilai wajar dibahas di Catatan 2c.

Nilai wajar dari aset keuangan dan liabilitas keuangan yang diperdagangkan di pasar aktif didasarkan pada kuotasi harga pasar atau kuotasi dari harga

and therefore future depreciation charges could be revised. Further details are disclosed in Notes 2l and 13.

Employee benefits
The determination of the Bank's employee benefits liability is dependent on its selection of certain assumptions used by the independent actuaries and the Bank's management in calculating such amounts. Those assumptions include among others, discount rates, future annual salary increase, annual employee turn-over rate, disability rate, retirement age, and mortality rate (Note 22).

Income tax
The Bank recognizes liabilities for corporate income tax based on estimation of whether additional corporate income tax will be due.

b. Critical accounting judgments in applying the Bank's accounting policies

Critical accounting judgments made in applying the Bank's accounting policies include:

Valuation of financial instruments
The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments (Note 42):

- *Level 1:*
  quoted (unadjusted) market prices in active market for identical assets or liabilities;
- *Level 2:*
  inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (for example, price) or indirectly;
- *Level 3:*
  inputs for the asset and liability that are not based on observable market data (unobservable inputs).

The Bank's accounting policy on fair value measurements is discussed in Note 2c.

Fair values of financial assets and financial liabilities that are traded in active markets are based on quoted market prices or dealer price quotations. For all

dealer. Untuk seluruh instrumen keuangan lainnya, Bank menentukan nilai wajar dengan menggunakan teknik penilaian.

Teknik penilaian termasuk model nilai sekarang dan arus kas yang didiskontokan, dan perbandingan dengan instrumen yang sejenis dimana terdapat harga pasar yang dapat diobservasi. Asumsi dan input yang digunakan dalam teknik penilaian termasuk suku bunga bebas risiko (*risk-free*) dan suku bunga acuan, *credit spread,* dan variabel lainnya yang digunakan dalam mengestimasi tingkat diskonto, harga obligasi, kurs mata uang asing, serta tingkat kerentanan dan korelasi harga yang diharapkan.

Tujuan dari teknik penilaian adalah penentuan nilai wajar yang mencerminkan harga dari instrumen keuangan pada tanggal pelaporan yang akan ditentukan oleh para partisipan di pasar dalam suatu transaksi yang wajar.

Penilaian model bisnis
Klasifikasi dan pengukuran aset keuangan bergantung pada hasil 'semata dari pembayaran pokok dan bunga' ("SPPI") (lihat bagian aset keuangan pada Catatan 3) dan uji model bisnis. Bank menentukan model bisnis pada tingkat yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama untuk mencapai tujuan bisnis tertentu. Penilaian ini mencakup penilaian yang mencerminkan semua bukti yang relevan termasuk bagaimana kinerja aset dievaluasi dan kinerjanya diukur, risiko yang memengaruhi kinerja aset dan bagaimana hal ini dikelola dan bagaimana manajer aset diberi kompensasi. Bank memantau aset keuangan yang diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain yang dihentikan pengakuannya sebelum jatuh tempo untuk memahami alasan pelepasannya dan apakah alasan tersebut konsisten dengan tujuan bisnis di mana aset tersebut dimiliki. Pemantauan adalah bagian dari penilaian berkelanjutan Bank atas apakah model bisnis di mana aset keuangan yang tersisa dimiliki tetap sesuai dan jika tidak sesuai apakah telah terjadi perubahan dalam model bisnis dan dengan demikian terdapat perubahan prospektif terhadap

other financial instruments, the Bank determines fair values using valuation techniques.

Valuation techniques include net present value and discounted cash flow models, and comparison to similar instruments for which market observable prices exist. Assumptions and inputs used in valuation techniques include risk-free and benchmark interest rates, credit spreads, and other variable used in estimating discount rates, bond prices, foreign currency exchange rates, and price volatilities and correlations.

The objective of valuation techniques is to arrive at a fair value determination that reflects the price of the financial instrument at the reporting date that would have been determined by market participants acting at arm's length.

Business model assessment
Classification and measurement of financial assets depends on the results of the SPPI (see financial assets sections of Note 3) and the business model test. The Bank determines the business model at a level that reflects how group of financial assets are managed together to achieve a particular business objective. This assessment includes judgement reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed and how the managers of the assets are compensated. The Bank monitors financial assets measured at amortized cost or fair value through other comprehensive income that are derecognized prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of the business for which the asset was held. Monitoring is part of the Bank's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets. No such changes were

klasifikasi aset keuangan tersebut. Tidak ada perubahan yang diperlukan selama periode yang disajikan.

Peningkatan risiko kredit yang signifikan
Sebagaimana dijelaskan dalam Catatan 3, kerugian kredit ekspektasian diukur sebagai cadangan yang setara dengan ECL 12 bulan untuk aset *stage* 1, atau ECL sepanjang umur untuk aset *stage* 2 atau *stage* 3. Suatu aset bergerak ke *stage* 2 ketika risiko kreditnya telah meningkat secara signifikan sejak pengakuan awal. PSAK 409 tidak menjelaskan apa yang merupakan peningkatan risiko kredit yang signifikan. Dalam menilai apakah risiko kredit suatu aset telah meningkat secara signifikan, Bank mempertimbangkan informasi masa depan yang wajar dan dapat didukung secara kualitatif dan kuantitatif.

Klasifikasi aset dan liabilitas keuangan
Kebijakan akuntansi Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset dan liabilitas keuangan dengan mempertimbangkan definisi yang ditetapkan PSAK 409.

Penurunan nilai aset non-keuangan
Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

a) Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
b) Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
c) Industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurangi biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

required during the periods presented.

Significant increase in credit risk
As explained in Note 3, expected credit losses are measured as an allowance equal to 12 months ECL for stage 1 assets, or lifetime ECL for stage 2 or stage 3 assets. An asset moves to stage 2 when its credit risk has increased significantly since initial recognition. PSAK 409 does not define what constitutes a significant increase in credit risk. In assessing whether the credit risk of an asset has significantly increased, the Bank takes into account qualitative and quantitative reasonable and supportable forward-looking information.

Financial asset and liability classification
The Bank's accounting policies determine the classifications of certain assets and liabilities as financial assets and liabilities by considering the definition set forth in PSAK 409.

Impairment of non-financial assets
The Bank assesses impairment of assets whenever events or changes in circumstances that would indicates that the carrying amount of an asset may not be recoverable. The factors that the Bank considers important which could trigger an impairment review include the following:

a) Significant underperformance relative to expected historical or projected future operating results;
b) Significant changes in the manner of use of the acquired assets or the strategy for overall business; and
c) Significant negative industry or economic trends.

The Bank recognizes an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (or cash-generating unit's) fair value less costs to sell and its value in use. Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash-generating unit to which the asset belongs.

4. Kas / *4. Cash*

	2025	2024	
Rupiah			*Rupiah*
Khasanah	2.571.705.700	1.955.245.700	*Vault room*
Jumlah	**2.571.705.700**	**1.955.245.700**	***Total***

Kas dalam penyimpanan diasuransikan terhadap semua risiko kehilangan dan/atau kerusakan kepada PT Asuransi Umum Mega dengan jumlah pertanggungan sebesar Rp3.000.000.000 pada tanggal 31 Desember 2025 dan 2024.

Cash in vault are insured for all risks of physical loss and/or damage with PT Asuransi Umum Mega with sum insured amounting to Rp3,000,000,000 for the years ended December 31, 2025 and 2024, respectively.

Manajemen Bank berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian dari risiko tersebut.

The management of the Bank believes that the insurance coverage is adequate to cover possible losses arising from such risks.

5. Giro pada Bank Indonesia / *5. Current Accounts with Bank Indonesia*

	2025		2024		
	Mata uang asing / *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	Mata uang asing / *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	
Rupiah		411.715.728.588		234.891.975.965	*Rupiah*
Dolar Amerika Serikat	3.600.200	60.033.335.000	--	--	*United States Dollar*
Jumlah	**3.600.200**	**471.749.063.588**	**--**	**234.891.975.965**	***Total***

Giro Wajb Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 46a.

Minimum Statutory Reserves (GWM) Bank in accordance with Bank Indonesia (BI) Regulation Regulation of Members of The Board of Governors (PADG) are disclosed in Note 46a.

6. Giro pada Bank Lain / *6. Current Accounts with Other Banks*

a. Berdasarkan mata uang / *a. By currency*

	2025		2024		
	Mata uang asing / *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	Mata uang asing / *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	
Rupiah					***Rupiah***
Pihak berelasi (Catatan 37)		37,855,809,750		46,729,528,498	*Related parties (Note 37)*
Cadangan kerugian penurunan nilai		(37,855,810)		(46,729,528)	*Allowance for Impairment losses*
Jumlah giro pada bank lain kepada pihak berelasi - neto		37,817,953,940		46,682,798,970	*Total current accounts with other banks to related parties - net*
Pihak ketiga					*Third parties*
PT Bank Mandiri (Persero) Tbk		13,508,033,041		191,304,735	*PT Bank Mandiri (Persero) Tbk*
Standard Chartered Bank		2,844,225,403		124,482,338	*Standard Chartered Bank*
PT Bank Central Asia Tbk		2,643,455,551		8,840,730,960	*PT Bank Central Asia Tbk*
Jumlah		18,995,713,995		9,156,518,033	*Total*
Mata uang asing					***Foreign currency***
Pihak ketiga					***Third parties***
PT Bank Rakyat Indonesia (Persero) Tbk, New York	6,251,804.80	104,249,679,624	--	--	*PT Bank Rakyat Indonesia (Persero) Tbk New York*
DBS Bank Ltd Singapore	174,959.97	2,268,356,011	--	--	*DBS Bank Ltd Singapore*
Jumlah	6,426,764.77	106,518,035,635	--	--	*Total*
Cadangan kerugian penurunan nilai		(125,513,750)		(9,156,518)	*Allowance for Impairment losses*
Jumlah giro pada bank lain kepada pihak ketiga - neto		125,388,235,880		9,147,361,515	*Total current accounts with other banks to third parties - net*
Jumlah - neto		**163,206,189,820**		**55,830,160,485**	***Total - net***

b. Berdasarkan kolektibilitas
Kolektibilitas giro pada bank lain sesuai Peraturan OJK diungkapkan pada Catatan 46b.

b. By collectability
Collectibility current accounts with other banks in accordance with Financial Service Authority Rule are disclosed In Note 46b.

c. Nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

c. Gross carrying amount
The movements in the gross carrying amount are as follows:

	31 Desember/ *December 31, 2025*				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**55.886.046.531**	**--**	**--**	**55.886.046.531**	***Initial gross carrying amount***
Aset baru	106.518.035.635	--	--	106.518.035.635	*New assets originated*
Pengukuran kembali	965.477.214	--	--	965.477.214	*Remeasurement*
Nilai tercatat bruto akhir	**163.369.559.380**	**--**	**--**	**163.369.559.380**	***Ending gross carrying amount***

	31 Desember/ *December 31, 2024*				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**216.113.532.903**	**--**	**--**	**216.113.532.903**	***Initial gross carrying amount***
Aset baru	315.787.073	--	--	315.787.073	*New assets originated*
Pengukuran kembali	(160.543.273.445)	--	--	(160.543.273.445)	*Remeasurement*
Nilai tercatat bruto akhir	**55.886.046.531**	**--**	**--**	**55.886.046.531**	***Ending gross carrying amount***

d. Cadangan kerugian penurunan nilai
Perubahan cadangan kerugian penurunan nilai atas giro pada bank lain dihitung dengan menggunakan KKE 12 bulan, adalah sebagai berikut:

d. Allowance for impairment losses
The movement of the allowance for impairment losses of current account with other banks computed based on 12 months ECL, is as follows:

	31 Desember/ *December 31, 2025*				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	-965477213
Saldo awal	**(55.886.045)**	**--**	**--**	**(55.886.045)**	***Initial balance***
Aset baru	(106.518.036)	--	--	(106.518.036)	*New assets originated*
Pengukuran kembali	(965.478)	--	--	(965.478)	*Remeasurement*
Saldo akhir	**(163.369.559)**	**--**	**--**	**(163.369.559)**	***Ending balance***

	31 Desember/ *December 31, 2024*				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	**(216.113.532)**	**--**	**--**	**(216.113.532)**	***Initial balance***
Aset baru	(315.787)	--	--	(315.787)	*New assets originated*
Pengukuran kembali	160.543.274	--	--	160.543.274	*Remeasurement*
Saldo akhir	**(55.886.045)**	**--**	**--**	**(55.886.045)**	***Ending balance***

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai giro pada bank lain pada tanggal 31 Desember 2025 dan 2024 telah memadai.

The management believes that the allowance for impairment losses on current account with other banks as at December 31, 2025 and 2024 is adequate.

e. Tingkat suku bunga rata-rata
Tingkat suku bunga rata-rata giro pada bank lain adalah sebagai berikut:

e. Average interest rate
The average interest rates of current account with other banks are as follows:

	2025	2024	
Rupiah	0 - 2.50%	0 - 3.50%	*Rupiah*
Dolar Amerika Serikat	0 - 1.00 %	--	*United States Dollar*
Dolar Singapura	0 - 1.00 %	--	*Singapore Dollar*

f. Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro pada bank lain yang dijaminkan.

f. As at December 31, 2025 and 2024, there are no current account with other banks which are pledged as collateral.

7. Penempatan pada Bank Indonesia dan Bank Lain

7. Placements with Bank Indonesia and Other Banks

a. Berdasarkan pihak, mata uang, dan jenis

a. By counterparties, currency, and type

	2025	2024	
Rupiah			***Rupiah***
Pihak berelasi (Catatan 37)			***Related parties (Note 37)***
Penempatan pada bank lain			***Placements with other banks***
Call money	450.000.000.000	2.150.000.000.000	*Call money*
Pihak ketiga			***Third parties***
Penempatan pada Bank Indonesia			***Placements with Bank Indonesia***
Bank Indonesia - *Deposit Facility* setelah dikurangi diskonto belum diamortisasi	--	499.927.104.595	*Bank Indonesia - Deposit Facility net of unamortized discount*
Jumlah	**450.000.000.000**	**2.649.927.104.595**	***Total***

b. Berdasarkan kolektibilitas
Kolektibilitas penempatan pada bank Indonesia dan bank lain sesuai Peraturan OJK diungkapkan pada Catatan 46c.

b. By collectability
Collectibility current accounts with other banks in accordance with Financial Service Authority Rule are disclosed In Note 46c.

c. Berdasarkan jangka waktu
Jumlah tercatat penempatan pada Bank Indonesia dan bank lain berdasarkan jangka waktu pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

c. By on time period
Placements with Bank Indonesia and other banks based on time period as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Rupiah			*Rupiah*
Sampai dengan 1 bulan	450.000.000.000	2.649.927.104.595	*Up to 1 month*
Jumlah	**450.000.000.000**	**2.649.927.104.595**	***Total***

d. Berdasarkan sisa umur jatuh tempo
Jumlah tercatat penempatan pada Bank Indonesia dan bank lain berdasarkan sisa umur jatuh tempo berikut:

d. By remaining period of maturity
Placements with Bank Indonesia and other banks based on the remaining period of maturity are as follows:

	2025	2024	
Rupiah			*Rupiah*
Sampai dengan 1 bulan	450.000.000.000	2.649.927.104.595	*Up to 1 month*
Jumlah	**450.000.000.000**	**2.649.927.104.595**	***Total***

e. Nilai tercatat bruto adalah sebagai berikut:

e. Gross carrying amount are as follows:

	31 Desember/ *December 31,* 2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**2.649.927.104.595**	**--**	**--**	2.649.927.104.595	***Initial gross carrying amount***
Aset baru	450.000.000.000	--	--	450.000.000.000	*New assets originated*
Pengukuran kembali	(2.649.927.104.595)			(2.649.927.104.595)	*Remeasurement*
Nilai tercatat bruto akhir	**450.000.000.000**	**--**	**--**	**450.000.000.000**	***Ending gross carrying amount***

	31 Desember/ *December 31,* 2024				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**1.399.970.850.337**	**--**	**--**	**1.399.970.850.337**	***Initial gross carrying amount***
Aset baru	--	--	--	--	*New assets originated*
Pengukuran kembali	1.249.956.254.258			1.249.956.254.258	*Remeasurement*
Nilai tercatat bruto akhir	**2.649.927.104.595**	**--**	**--**	**2.649.927.104.595**	***Ending gross carrying amount***

f. Cadangan kerugian penurunan nilai
Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2025 dan 2024 tidak diperlukan.

f. Allowance for impairment losses
The Bank's management believed that allowance for impairment losses as at December 31, 2025 and 2024 are not required.

g. Tingkat suku bunga rata-rata
Tingkat suku bunga rata-rata penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

g. Average interest rate
The average interest rates of placements with Bank Indonesia and other banks are as follows:

	2025	2024	
Rupiah	4.00%	6.10%	*Rupiah*

h. Pada tanggal 31 Desember 2025 dan 2024 tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijaminkan.

h. As at December 31, 2025 and 2024, there are no placements with Bank Indonesia and other banks which are pledged as collateral.

8. Efek-Efek / *8. Marketable Securities*

a. Berdasarkan jenis dan mata uang

a. By type and currency

	2025	2024	
Pihak berelasi (catatan 37)			***Related parties (note 37)***
Nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Rupiah			*Rupiah*
MTN Subordinasi	48.424.950.000	--	*MTN Subordinasi*
Pihak Ketiga			***Third parties***
Nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Rupiah			*Rupiah*
Obligasi Pemerintah Indonesia	5.765.267.011.630	1.082.887.000.000	*Indonesian Government Bonds*
Sekuritas Rupiah Bank Indonesia	1.711.678.894.122	1.774.777.782.213	*Bank Indonesia Rupiah Securities*
Keuntungan yang belum			

b. Berdasarkan penerbit

b. By issuer

	2025	2024	
Pihak ketiga			*Third parties*
Pemerintah	7.490.839.246.170	2.847.269.591.360	*Government*
Korporasi	48.424.950.000	--	*Corporate*
Jumlah	**7.539.264.196.170**	**2.847.269.591.360**	***Total***

c. Berdasarkan sisa umur jatuh tempo

c. By remaining maturity

	2025	2024	
Kurang dari 3 bulan	1,725,572,234,540	--	*Less than 3 months*
3 - 12 bulan	--	1,764,382,591,360	*3 - 12 months*
1 - 5 tahun	274,807,050,000	--	*1 - 5 yearss*
Lebih dari 5 tahun	5,538,884,911,630	1,082,887,000,000	*More than 5 years*
Jumlah	**7,539,264,196,170**	**2,847,269,591,360**	***Total***

d. Berdasarkan kolektibilitas
Berdasarkan hasil penelaahan dan evaluasi manajemen Bank, seluruh efek-efek sesuai Peraturan OJK diungkapkan pada Catatan 46d.

d. By collectability
Based on the Bank's management review and evaluation, all securities in accordance with Financial Services Authority Regulation are disclosed in Note 46d.

e. Jangka waktu dan tingkat suku bunga rata-rata efek-efek adalah sebagai berikut:

e. Maturity period and average interest rates of securities are as follows:

	2025	2024	
Jangka waktu			*Maturity Period*
Obligasi pemerintah	1 - 10 tahun/years	1 - 11 tahun/years	*Government bonds*
Obligasi korporasi	5 tahun/years	--	*Corporate bonds*
Tingkat bunga rata-rata pertahun			*Average interest rate per annum*
Obligasi pemerintah	6.75%	6.75%	*Government bonds*
Obligasi korporasi	8.50%	--	*Corporate bonds*

f. Nilai tercatat bruto adalah sebagai berikut:

f. Gross carrying amount are as follows:

	31 Desember/ *December 31,* 2025				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**2,847,269,591,360**	**--**	**--**	**2,847,269,591,360**	***Initial gross carrying amount***
Aset baru	7,539,264,196,170	--	--	7,539,264,196,170	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2,847,269,591,360)	--	--	(2,847,269,591,360)	*Assets derecognized or repaid (exclude write off)*
Pengukuran kembali	--	--	--	--	*Remeasurement*
Nilai tercatat bruto akhir	**7,539,264,196,170**	**--**	**--**	**7,539,264,196,170**	***Ending gross carrying amount***

	31 Desember/ *December 31,* 2024				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**3,182,839,180,000**	**--**	**--**	**3,182,839,180,000**	***Initial gross carrying amount***
Aset baru	2,447,421,591,360	--	--	2,447,421,591,360	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2,778,039,180,000)	--	--	(2,778,039,180,000)	*Assets derecognized or repaid (exclude write off)*
Pengukuran kembali	(4,952,000,000)	--	--	(4,952,000,000)	*Remeasurement*
Nilai tercatat bruto akhir	**2,847,269,591,360**	**--**	**--**	**2,847,269,591,360**	***Ending gross carrying amount***

Pada tanggal 31 Desember 2025 dan 2024 tidak terdapat efek-efek yang mengalami penurunan nilai.

As at December 31, 2025 and 2024, there are no impairment losses in securities.

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai untuk 31 Desember 2025 dan 2024 tidak diperlukan.

The Bank's management believes that allowance for impairment losses as at December 31, 2025 and 2024 are not required.

g. Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat efek-efek yang dijaminkan.

g. As at December 31, 2025 and 2024, there were no securities which were pledged as collateral.

h. Perubahan keuntungan yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui pendapatan komprehensif lain adalah sebagai berikut:

h. Unrealized gain from changes in fair values through other comprehensive income in securities are as follows:

	2025	2024	
Saldo awal	(10,395,190,853)	76,114,624,789	*Beginning balance*
Keuntungan yang direalisasi ke laba rugi atas penjualan efek-efek selama tahun berjalan	(103,583,282,087)	(69,095,190,316)	*Realized gains to profit or loss from sale of marketable securities during the year*
Penambahan laba yang belum direalisasi selama tahun berjalan	131,655,835,023	(38,882,852,832)	*Increase in unrealized gain during the year*
Pajak penghasilan terkait	(3,943,854,337)	21,468,227,506	*Related income tax*
Penyisihan cadangan kerugian penurunan nilai (Catatan 31)	159,832,672	--	*Provision of allowance for impairment losses (Note 31)*
Saldo akhir	**13,893,340,418**	**(10,395,190,853)**	***Ending balance***

i. Pada tanggal 31 Desember 2025, terdapat efek-efek yang dijual dengan janji dibeli kembali (Catatan 17).

i. As at December 31, 2025, there are securities which are sold under repurchased agreement (Note 17).

9. Efek-Efek yang Dibeli dengan Janji Dijual Kembali

9. Securities Purchased Under Resell Agreement

Nasabah/ *Counterparty*	Jenis efek-efek/ *Type of securities*	Nilai nominal/ *Nominal amount*	Tanggal dimulai/ *Starting date*	Tanggal jatuh tempo/ *Maturity date*	Nilai penjualan kembali/ *Resale amount*	Pendapatan bunga yang belum diamortisasi/ *Unamortised interest*	Nilai tercatat/ *Carrying value*
2025							
Pihak ketiga / *Third party*							
PT Bank Raya Indonesia Tbk	Obligasi Pemerintah/ *Government Bonds*	50,000,000,000	31 Desember / December 31, 2025	5 Januari / January 5, 2026	289,095,044,629	146,061,303	288,948,983,326
		50,000,000,000			**289,095,044,629**	**146,061,303**	**288,948,983,326**
2024							
Pihak berelasi / *Related parties*							
PT Bank Mega Tbk	Obligasi Pemerintah/ *Government Bonds*	250,000,000,000	31 Desember / *December, 31 2024*	31 Desember / *December, 31 2024*	236,314,975,873	80,713,373	236,234,262,500
Pihak ketiga / *Third party*							
PT Bank Raya Indonesia Tbk	Obligasi Pemerintah/ *Government Bonds*	50,000,000,000	31 Desember / *December, 31 2024*	31 Desember / *December, 31 2024*	52,440,758,640	17,911,140	52,422,847,500
		300,000,000,000			**288,755,734,513**	**98,624,513**	**288,657,110,000**

Efek-efek yang dibeli dengan janji dijual kembali digolongkan lancar.

Securities purchased under agreements to resell are classified as current.

Kolektibilitas efek-efek yang dibeli dengan janji dijual kembali sesuai Peraturan Otoritas Jasa Keuangan diungkapkan pada Catatan 46e.

Collectibility securities purchased under agreements to resell in accordance with Financial Services Authority Regulation are disclosed in Note 46e.

Tingkat suku bunga rata-rata tertimbang setahun untuk efek-efek yang dibeli dengan janji dijual kembali untuk tahun berakhir pada 31 Desember 2025 dan 2024 masing – masing sebesar 4,25% dan 6,25 %.

The weighted average of interest rate per annum for securities purchased under resell agreement for the year ended December 31, 2025 and 2024 respectively is 4.25% and 6.25% .

Informasi mengenai jatuh tempo diungkapkan pada Catatan 41. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 42.

Information in respect of maturities are disclosed in Note 41. Information with regards to the classification and fair value are disclosed in Note 42.

10. Kredit yang Diberikan / *10. Loans*

a. Berdasarkan jenis kredit dan hubungan / *a. By type of loans and by relationship*

Jenis	2025	2024	*Type*
Rupiah			***Rupiah***
Pihak berelasi			***Related parties***
Modal Kerja	302,526,000,000	--	*Working capital*
Investasi	196,750,000,000	591,330,000,000	*Investment*
Konsumsi	93,762,656	113,894,975	*Consumer*
Jumlah	499,369,762,656	591,443,894,975	*Total*
Cadangan kerugian penurunan nilai	(523,957,159)	(3,325,942,895)	*Allowance for impairment losses*
Jumlah kredit yang diberikan kepada pihak berelasi - neto (Catatan 37)	498,845,805,497	588,117,952,080	*Total loans to related parties - net (Note 37)*
Pihak ketiga			***Third parties***
Modal kerja	1,796,345,972,070	1,014,884,097,910	*Working capital*
Investasi	4,688,223,192,706	4,508,303,637,143	*Investment*
Konsumsi	2,156,792,033,592	1,363,402,902,086	*Consumer*
Jumlah	8,641,361,198,368	6,886,590,637,139	*Total*
Cadangan kerugian penurunan nilai	(157,203,984,583)	(101,157,646,346)	*Allowance for Impairment losses*
Jumlah kredit yang diberikan kepada pihak ketiga - neto	8,484,157,213,785	6,785,432,990,793	*Total loans to third parties - net*
Jumlah - neto	**8,983,003,019,282**	**7,373,550,942,873**	***Total - net***

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

The average interest rates per annum are as follows:

	2025	2024	
Modal Kerja	7.25%	11.28%	*Working Capital*
Investasi	9.50%	11.00%	*Investment*
Konsumsi	45.30%	51.35%	*Consumer*

b. Berdasarkan sektor ekonomi / *b. By type of economic sector*

Jenis / *Type*	2025	2024
Rupiah / ***Rupiah***		
Pihak berelasi / ***Related parties***		
Perantara Keuangan / *Financial intermediaries*	302,526,000,000	--
Real estate , usaha persewaan dan jasa perusahaan / *Real estate, leasing services and servicing company*	196,750,000,000	391,580,000,000
Perdagangan Besar dan eceran / *Wholesale and retail*	--	199,750,000,000
Rumah tangga / *Households*	93,762,656	113,894,975
Jumlah / *Total*	499,369,762,656	591,443,894,975
Cadangan kerugian penurunan nilai / *Allowances for impairment losses*	(523,957,159)	(3,325,942,895)
Jumlah kredit yang diberikan kepada pihak berelasi - neto (Catatan 37) / *Total loans to related parties - net (Note 37)*	498,845,805,497	588,117,952,080
Pihak ketiga / ***Third parties***		
Industri pengolahan / *Manufacturing*	1,889,019,064,789	1,448,750,650,366
Real estate , usaha persewaan dan jasa perusahaan / *Real estate, leasing services and servicing company*	1,752,043,119,437	3,195,810,548,333
Pertambangan dan penggalian / *Mining and excavation*	1,093,873,598,221	291,420,098,221
Rumah tangga / *Households*	904,835,683,444	1,363,562,035,506
Pertanian, perburuan dan kehutanan / *Agriculture, hunting and forestry*	418,355,701,427	328,218,365,385
Perdagangan Besar dan eceran / *Wholesale and retail*	269,918,107,828	--
Perantara keuangan / *Financial intermediaries*	156,523,889,630	114,724,964,490
Transportasi, Pergudangan dan komunikasi / *Transportation, warehousing and communication*	--	116,796,237,596
Lain-lain / *Others*	2,156,792,033,592	27,307,737,242
Jumlah / *Total*	8,641,361,198,368	6,886,590,637,139
Cadangan kerugian penurunan nilai / *Allowances for impairment losses*	(157,203,984,583)	(101,157,646,346)
Jumlah kredit yang diberikan kepada pihak ketiga - neto / *Total loans to third parties - net*	8,484,157,213,785	6,785,432,990,793
Jumlah - neto / ***Total - net***	**8,983,003,019,282**	**7,373,550,942,873**

c. Berdasarkan jangka waktu
Klasifikasi kredit yang diberikan berdasarkan perjanjian kredit dan sisa umur jatuh tempo adalah sebagai berikut:

c. By loan period
Loans classification by loan agreements and the remaining maturity are as follows:

Berdasarkan jangka waktu perjanjian kredit / *By term of loan agreements*

	2025	2024	
Sampai dengan 1 tahun	3,011,310,836,295	900,159,133,420	*Until 1 year*
Lebih dari 1 - 2 tahun	66,614,583,336	1,363,424,264,702	*Over 1 - 2 years*
Lebih dari 2 - 5 tahun	1,288,228,599,636	563,358,726,329	*Over 2 - 5 years*
Lebih dari 5 tahun	4,774,576,941,757	4,651,092,407,663	*Over 5 years*
Jumlah	9,140,730,961,024	7,478,034,532,114	*Total*
Cadangan kerugian penurunan nilai	(157,727,941,742)	(104,483,589,241)	*Allowance for impairment losses*
Jumlah kredit yang diberikan - neto	**8,983,003,019,282**	**7,373,550,942,873**	***Total loans - net***

Berdasarkan sisa umur jatuh tempo / *By remaining maturity*

	2025	2024	
Sampai dengan 1 tahun	3,525,182,689,137	2,260,841,541,773	*Until 1 year*
Lebih dari 1 - 2 tahun	1,548,818,435,014	937,198,500,487	*Over 1 - 2 years*
Lebih dari 2 - 5 tahun	702,886,416,260	3,255,823,851,893	*Over 2 - 5 years*
Lebih dari 5 tahun	3,363,843,420,613	1,024,170,637,961	*Over 5 years*
Jumlah	9,140,730,961,024	7,478,034,532,114	*Total*
Cadangan kerugian penurunan nilai	(157,727,941,742)	(104,483,589,241)	*Allowance for impairment losses*
Jumlah kredit yang diberikan - neto	**8,983,003,019,282**	**7,373,550,942,873**	***Total loans - net***

d. Pinjaman sindikasi
Pinjaman sindikasi merupakan pinjaman yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama dengan bank-bank lain.

d. Syndicated loans
Syndicated loans represent loans provided to debtors based on syndication agreements with other banks.

Keikutsertaan bank dalam pinjaman sindikasi dengan bank-bank lain adalah sebesar Rp2.663.501.164.106 dan Rp1.132.485.516.070 pada tanggal 31 Desember 2025 dan 2024.

Bank's participation in syndicated loans with other banks amounted to Rp2,663,501,164,106 and Rp1,132,485,516,070 as of December 31, 2025 and 2024, respectively.

Keikutsertaan bank dalam pinjaman sindikasi, dimana bank bertindak sebagai anggota sindikasi adalah sebagai berikut:

Bank's participation in syndicated loans, in which bank acts as the syndication member, is as follows:

	2025	2024	
% Partisipasi	0.91%-45.95%	0.80% - 22.29%	*% Participation*

e. Berdasarkan kolektibilitas sesuai Peraturan OJK
Kolektabilitas kredit yang diberikan sesuai dengan peraturan OJK diungkapkan pada Catatan 46f.

e. By Financial Services Authority Regulation collectibility
Collectibility loans in accordance with the Financial Services Authority Regulation are disclosed in Note 46f.

f. Kredit bermasalah dan cadangan kerugian penurunan nilai menurut sektor ekonomi
Rasio kredit bermasalah sesuai dengan peraturan OJK diungkapkan pada Catatan 46f.

f. Non-performing loans and allowance for impairment losses by economic sector
The non-performing loans ratio in accordance with the OJK regulation are disclosed in Note 46f.

g. Kredit yang direstrukturisasi
Tidak ada kredit yang direstrukturisasi oleh Bank pada tahun 31 Desember 2025 dan 2024.

g. Restructured loans
There were no restructured loans by the Bank in the year December 31, 2025 and 2024.

h. Perubahan nilai bruto dan cadangan kerugian penurunan nilai
Perubahan nilai tercatat bruto adalah sebagai berikut:

h. Movement of gross carrying amount and allowance for impairment losses
Movements in the gross carrying amount are as follows:

	31 Desember/ *December 31*, 2025				
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Jumlah/ *Total***	
Nilai tercatat bruto awal	**7,364,365,627,090**	**52,764,443,271**	**60,904,461,753**	**7,478,034,532,114**	***Initial gross carrying amount***
Aset baru	4,765,852,684,168	52,723,717,153	61,239,077,776	4,879,815,479,097	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,501,445,123,614)	(1,518,643,062)	(444,544,806)	(1,503,408,311,482)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	(146,944,393,173)	58,724,222,695	88,220,170,478	--	*Transfer to Stage 1*
Transfer ke Tahap 2	9,226,473	(60,280,799)	51,054,326	--	*Transfer to Stage 2*
Transfer ke Tahap 3	(213,697,558,245)	(101,932,897,796)	315,630,456,041	--	*Transfer to Stage 3*
Pengukuran kembali	(1,388,369,547,092)	50,749,181,376	(9,655,539)	(1,337,630,021,255)	*Remeasurement*
Penghapusbukuan	--	--	(376,080,717,450)	(376,080,717,450)	*Write off*
Nilai tercatat bruto akhir	**8,879,770,915,607**	**111,449,742,838**	**149,510,302,579**	**9,140,730,961,024**	***Ending gross carrying amount***

	31 Desember/ *December 31*, 2024				
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Jumlah/ *Total***	
Nilai tercatat bruto awal	**7,364,698,588,520**	**15,008,862,131**	**6,000,416,632**	**7,385,707,867,283**	***Initial gross carrying amount***
Aset baru	2,545,178,643,829	30,833,445,599	24,644,828,488	2,600,656,917,916	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,145,084,234,247)	(6,000,000)	(20,000,000)	(1,145,110,234,247)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	(58,156,257,866)	21,907,231,996	36,249,025,870	--	*Transfer to Stage 1*
Transfer ke Tahap 2	55,321,279	(65,928,674)	10,607,395	--	*Transfer to Stage 2*
Transfer ke Tahap 3	(51,911,450,603)	(14,248,695,484)	66,160,146,087	--	*Transfer to Stage 3*
Pengukuran kembali	(1,290,414,983,822)	(664,472,297)	(224,814,577)	(1,291,304,270,696)	*Remeasurement*
Penghapusbukuan	--	--	(71,915,748,142)	(71,915,748,142)	*Write off*
Nilai tercatat bruto akhir	**7,364,365,627,090**	**52,764,443,271**	**60,904,461,753**	**7,478,034,532,114**	***Ending gross carrying amount***

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

The movements in the allowance for impairment losses are as follows:

	2025				
	Kerugian kredit Ekspektasi 12 Bulan/*12 monts ECL*	**Kerugian kredit ekspektasi sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL no credit impaired***	**Kerugian kredit ekspektasi sepanjang umurnya-kredit memburuk/ *Lifetime ECL credit impaired***	**Jumlah/*Total***	
Saldo awal	58,977,782,100	14,471,918,996	31,033,888,145	104,483,589,241	*Beginning balance*
Transfer ke kerugian kredit ekspektasi 12 bulan	(26,496,072)	22,407,912	4,088,160	--	*Transfer to 12 months ECL*
Transfer ke kerugian kredit ekspektasi sepanjang umurnya - kredit tidak memburuk	519,894,611	(519,894,611)	--	--	*Transfer to lifetime ECL no credit impaired*
Transfer ke kerugian kredit ekspektasi sepanjang umurnya - kredit memburuk	1,545,851,625	47,030,765	(1,592,882,390)	--	*Transfer to lifetime ECL no credit impaired*
Perubahan cadangan kerugian penurunan nilai (Catatan 31)	(28,127,392,351)	16,565,005,303	440,887,456,999	429,325,069,951	*Additional of allowance for impairment losses (Note 31)*
Penerimaan kembali kredit yang telah dihapusbukukan	--	--	--	--	*Recoveries of previously write-off loans*
Penghapusan selama tahun berjalan	--	--	(376,080,717,450)	(376,080,717,450)	*Write-off during the year*
Saldo akhir	**32,889,639,913**	**30,586,468,365**	**94,251,833,464**	**157,727,941,742**	***Ending balance***

	2024				
	Kerugian kredit Ekspektasi 12 Bulan/*12 monts ECL*	**Kerugian kredit ekspektasi sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL no credit impaired***	**Kerugian kredit ekspektasi sepanjang umurnya-kredit memburuk/ *Lifetime ECL credit impaired***	**Jumlah/*Total***	
Saldo awal	55,923,684,496	3,944,166,598	2,330,276,885	62,198,127,979	*Beginning balance*
Transfer ke kerugian kredit ekspektasi 12 bulan	(25,084,665,212)	6,018,730,585	19,065,934,627	--	*Transfer to 12 months ECL*
Transfer ke kerugian kredit ekspektasi sepanjang umurnya - kredit tidak memburuk	3,042,541	(7,293,985)	4,251,444	--	*Transfer to lifetime ECL no credit impaired*
Transfer ke kerugian kredit ekspektasi sepanjang umurnya - kredit memburuk	442,920	--	(442,920)	--	*Transfer to lifetime ECL no credit impaired*
Penambahan cadangan kerugian penurunan nilai (Catatan 31)	28,135,277,355	4,516,315,798	81,549,616,251	114,201,209,404	*Additional of allowance for impairment losses (Note 31)*
Penerimaan kembali kredit yang telah dihapusbukukan	--	--	--	--	*Recoveries of previously write-off loans*
Penghapusan selama tahun berjalan	--	--	(71,915,748,142)	(71,915,748,142)	*Write-off during the year*
Saldo akhir	**58,977,782,100**	**14,471,918,996**	**31,033,888,145**	**104,483,589,241**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas kredit yang diberikan telah memadai.

The management believes that the allowance for impairment losses on loans were adequate.

11. Pendapatan Bunga yang Masih akan Diterima / *11. Interest Receivables*

Pada tanggal 31 Desember 2025 dan 2024, rincian pendapatan bunga yang masih akan diterima adalah sebagai berikut:

As at December 31, 2025 and 2024, the details of interest receivables are as follows:

	2025	2024	
Pihak berelasi (Catatan 37)			***Related parties (Note 37)***
Kredit yang diberikan	512,374,121	3,381,535,875	*Loans*
Efek-efek	414,375,000	--	*Marketable securities*
Penempatan pada bank lain	50,000,350	366,319,444	*Placement with other banks*
	976,749,471	3,747,855,319	
Pihak ketiga			***Third parties***
Kredit yang diberikan	57,591,778,705	23,829,509,406	*Loans*
Efek-efek	105,694,913,563	25,697,616,851	*Marketable securities*
Penempatan pada Bank Indonesia	--	72,895,406	*Placements with Bank Indonesia*
	163,286,692,268	49,600,021,663	
Jumlah	**164,263,441,739**	**53,347,876,982**	***Total***

12. Biaya Dibayar Di Muka / *12. Prepaid Expenses*

	2025	2024	
Pemeliharaan perangkat lunak	46,059,353,670	18,178,520,206	*Software maintenance*
Iklan dan promosi	5,982,099,459	8,966,671,475	*Advertising and promotions*
Verfikasi data nasabah	2,166,250,000	--	*Customer data verification*
Iuran keanggotaan	306,763,640	1,039,695,682	*Membership fee*
Asuransi	15,305,186	11,859,186	*Insurance*
Lainnya	260,305,194	--	*Others*
Jumlah	**54,790,077,149**	**28,196,746,549**	***Total***

Pemeliharaan perangkat lunak
Pemeliharaan perangkat lunak merupakan pembayaran di muka atas lisensi dan kontrak jasa pemeliharaan sistem informasi.

Software maintenance
Software maintenance represents advance payments for licenses and information system maintenance service contracts.

Iklan dan promosi
Iklan dan promosi merupakan uang muka kepada pihak ketiga untuk kegiatan pemasaran yang akan direalisasikan pada periode berikutnya.

Advertising and promotions
Advertising and promotions represent advances to third parties for marketing activities to be realized in the subsequent period.

Verifikasi data nasabah
Verifikasi data nasabah mencakup saldo kuota prabayar kepada pihak ketiga penyedia layanan verifikasi identitas dan data.

Customer data verification
Customer data verification includes prepaid quota balances to third-party providers of identity and data verification services.

Iuran keanggotaan
Iuran keanggotaan merupakan pembayaran di muka untuk keanggotaan asosiasi industri dan profesional.

Membership fee
Membership fees represent advance payments for memberships in industry and professional associations.

Asuransi
Asuransi merupakan premi asuransi yang belum jatuh tempo atas polis asuransi perusahaan.

Insurance
Insurance represents insurance premiums not yet due for the Company's insurance policies.

13. Aset Tetap dan Aset Hak Guna / *13. Fixed Assets and Right-Of-Use-Assets*

	2025					
	1 Januari/ *January 1, 2025*	Penambahan/ *Additions*	Pelepasan/ *Disposals*	Reklasifikasi/ *Reclasifications*	31 Desember/ *December 31, 2025*	
Kepemilikan langsung						***Direct ownership***
Model biaya:						*At cost model:*
Renovasi bangunan atau instalasi	65,379,580,845	78,126,462	(9,648,120)	--	65,448,059,187	*Building renovations or installations*
Kendaraan	2,333,826,000	19,798,000	--	--	2,353,624,000	*Vehicles*
Peralatan kantor	259,388,484,395	4,160,273,327	--	--	263,548,757,722	*Office equipment*
Aset dalam penyelesaian	--	--	--	--	--	*Asset under construction*
Jumlah harga perolehan	327,101,891,240	4,258,197,789	(9,648,120)	--	331,350,440,909	*Total cost*
Aset hak guna	58,120,410,677	5,517,573,426	--	--	63,637,984,103	*Right-of-use of assets*
Jumlah	385,222,301,917	9,775,771,215	(9,648,120)	--	394,988,425,012	*Total*
Akumulasi penyusutan						***Accumulated depreciation***
Model biaya:						*At cost model:*
Renovasi bangunan atau instalasi	14,152,928,808	8,944,380,702	(178,810)	--	23,097,130,700	*Building renovations or installations*
Kendaraan	950,036,683	462,364,134	--	--	1,412,400,817	*Vehicles*
Peralatan kantor	62,087,455,430	38,077,901,479	--	--	100,165,356,909	*Office equipment*
	77,190,420,921	47,484,646,315	(178,810)	--	124,674,888,426	
Aset hak guna	35,492,794,975	13,752,225,535	--	--	49,245,020,510	*Right-of-use of assets*
Jumlah akumulasi penyusutan	112,683,215,896	61,236,871,850	(178,810)	--	173,919,908,936	*Total accumulated depreciation*
Jumlah tercatat - neto	**272,539,086,021**				**221,068,516,076**	***Net carrying amount***

	2024					
	1 Januari/ *January 1, 2024*	Penambahan/ *Additions*	Pelepasan/ *Disposals*	Reklasifikasi/ *Reclasifications*	31 Desember/ *December 31, 2024*	
Kepemilikan langsung						***Direct ownership***
Model biaya:						*At cost model:*
Renovasi bangunan atau instalasi	24,142,555,581	540,537,514	--	40,696,487,750	65,379,580,845	*Building renovations or installations*
Kendaraan	2,316,215,000	17,611,000	--	--	2,333,826,000	*Vehicles*
Peralatan kantor	116,900,948,085	110,526,580,255	--	31,960,956,055	259,388,484,395	*Office equipment*
Aset dalam penyelesaian	72,657,443,805	--	--	(72,657,443,805)	--	*Asset under construction*
Jumlah harga perolehan	216,017,162,471	111,084,728,769	--	--	327,101,891,240	*Total cost*
Aset hak guna	51,584,036,714	7,350,323,001	(813,949,038)	--	58,120,410,677	*Right-of-use of assets*
Jumlah	267,601,199,185	118,435,051,770	(813,949,038)	--	385,222,301,917	*Total*
Akumulasi penyusutan						***Accumulated depreciation***
Model biaya:						*At cost model:*
Renovasi bangunan atau instalasi	6,672,446,633	7,480,482,175	--	--	14,152,928,808	*Building renovations or installations*
Kendaraan	488,400,083	461,636,600	--	--	950,036,683	*Vehicles*
Peralatan kantor	34,701,238,341	27,386,217,089	--	--	62,087,455,430	*Office equipment*
	41,862,085,057	35,328,335,864	--	--	77,190,420,921	
Aset hak guna	23,214,801,158	12,549,310,163	(271,316,346)	--	35,492,794,975	*Right-of-use of assets*
Jumlah akumulasi penyusutan	65,076,886,215	47,877,646,027	(271,316,346)	--	112,683,215,896	*Total accumulated depreciation*
Jumlah tercatat - neto	**202,524,312,970**				**272,539,086,021**	***Net carrying amount***

Aset tetap
Beban penyusutan aset tetap yang dibebankan pada beban umum dan administrasi untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp47.484.646.315 dan Rp35.328.335.864 (Catatan 32a).

Aset tetap kecuali tanah, diasuransikan terhadap kebakaran dan risiko kerugian lainnya kepada PT Asuransi Umum Mega, pihak berelasi, dengan jumlah pertanggungan masing-masing sebesar Rp197.951.883.486

Fixed assets
Depreciation expense of fixed assets charged to general and administrative expenses for the years ended December 31, 2025 and 2024 are Rp47,484,646,315 and Rp35,328,335,864, respectively (Note 32a).

Fixed assets except for land, are covered by insurance against losses by fire and other risks PT Asuransi Umum Mega, a related party, with sum insured amounting to Rp197,951,883,486 and Rp153,285,546,256 as at

dan Rp153.285.546.256 pada tanggal 31 Desember 2025 dan 2024. Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutup kemungkinan terjadi kerugian.

December 31, 2025 anda 2024, respectively. Management believes that the insurance coverage is adequate to cover possible losses.

Manajemen berpendapat bahwa tidak terdapat perbedaan yang signifikan antara nilai wajar dan nilai tercatat aset selain tanah dan bangunan jika diukur menggunakan nilai wajar.

Management believes that there is no significant difference between the fair value and carrying value of assets other than land and buildings if have been measured at fair value basis.

Berdasarkan penelaahan aset tetap secara individual pada akhir tahun, manajemen Bank berpendapat bahwa tidak ada indikasi penurunan nilai aset tetap yang dimiliki oleh Bank.

By individual review of fixed assets at the end of the year, the Bank's management believes there is no indication for impairment in the value of Bank's fixed assets.

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 Rp7.352.633.076 dan Rp5.645.247.749.

As at December 31, 2025 and 2024, the gross amount of fixed assets which have been fully depreciated and are still used amounted to Rp7,352,633,076 and Rp5,645,247,749, respectively.

Aset hak-guna
Aset hak-guna per 31 Desember 2025 dan 2024 adalah sebagai berikut:

Right-of-use assets
Right-of-use assets as of December 31, 2025 and 2024 are as follows:

	2025					
	Saldo awal/ *Beginning balance*	Penambahan/ *Addition*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Saldo akhir/ *Ending balance*	
Biaya perolehan						***Acquisition cost***
Bangunan	58,120,410,677	5,517,573,426	--	--	63,637,984,103	*Buildings*
	58,120,410,677	5,517,573,426	--	--	63,637,984,103	
Akumulasi penyusutan						***Accumulated depreciation***
Bangunan	35,492,794,975	13,752,225,535	--	--	49,245,020,510	*Buildings*
	35,492,794,975	13,752,225,535	--	--	49,245,020,510	
Nilai buku-neto	**22,627,615,702**				**14,392,963,593**	***Net book value***

	2024					
	Saldo awal/ *Beginning balance*	Penambahan/ *Addition*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Saldo akhir/ *Ending balance*	
Biaya perolehan						***Acquisition cost***
Bangunan	51,584,036,714	7,350,323,001	(813,949,038)	--	58,120,410,677	*Buildings*
	51,584,036,714	7,350,323,001	(813,949,038)	--	58,120,410,677	
Akumulasi penyusutan						***Accumulated depreciation***
Bangunan	23,214,801,158	12,549,310,163	(271,316,346)	--	35,492,794,975	*Buildings*
	23,214,801,158	12,549,310,163	(271,316,346)	--	35,492,794,975	
Nilai buku-neto	**28,369,235,556**				**22,627,615,702**	***Net book value***

Beban penyusutan aset hak-guna untuk periode yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp13.752.225.535 dan Rp12.549.310.163 (Catatan 32a).

Depreciation expense of right-of-use assets for the period ended December 31, 2025 and 2024 amounted to Rp13,752,225,535 and Rp12,549,310,163 respectively (Note 32a).

Berikut ini ringkasan komponen liabilitas sewa yang disajikan pada laporan laba rugi dan laporan arus kas:

The following summarize the component of lease liabilities presented in statement of profit or loss and statement of cash flows:

	2025	2024	
Jumlah diakui di laba rugi			***Amounts recognized in profit loss***
Beban bunga atas liabilitas sewa (Catatan 32)	2,002,461,734	1,457,410,688	*Interest expense on lease liabilities (Note 32)*
Beban penyusutan aset hak guna (Catatan 32)	13,752,225,535	12,549,310,163	*Depreciation of right of used assets (Note 32)*
Beban terkait liabilitas sewa dengan nilai rendah atau jangka pendek (Catatan 32)	2,616,635,471	1,208,829,806	*Expenses relating to short-term or low value lease liabilities (Note 32)*
Jumlah diakui dalam laporan arus kas			***Amounts recognized in cash flows***
Jumlah kas keluar untuk pembayaran liabilitas sewa	(13,583,350,717)	(13,983,764,315)	*Total cash outflow for payment of leases liabilities*

Rekonsiliasi liabilitas sewa adalah sebagai berikut:

The reconciliation of lease liabilities are as follows:

	2025	2024	
Saldo awal	19,920,194,310	25,638,857,628	*Beginning balance*
Arus kas	(13,583,350,717)	(13,983,764,315)	*Cash Flow*
Perubahan non kas			*Non-cash movement*
Beban bunga (Catatan 32)	2,002,461,734	1,457,410,688	*Interest expense (Note 32)*
Penambahan	5,517,573,426	7,350,323,001	*Additions*
Pelepasan	--	(542,632,692)	*Disposals*
Saldo akhir (Catatan 23)	**13,856,878,753**	**19,920,194,310**	***Ending balance (Note 23)***

14. Aset Takberwujud / *14. Intangible Assets*

	2025					
	1 Januari/ *January 1, 2025*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassifications*	31 Desember/ *December 31, 2025*	
Harga perolehan						*At cost*
Perangkat lunak	98,978,248,701	--	--	--	98,978,248,701	*Software*
Jumlah harga perolehan	98,978,248,701	--	--	--	98,978,248,701	*Total cost*
Akumulasi amortisasi						*Accumulated amortization*
Perangkat lunak	47,096,471,040	16,914,710,131	--	--	**64,011,181,171**	*Software*
Nilai tercatat - neto	**51,881,777,661**				**34,967,067,530**	***Net carrying value***

	2024					
	1 Januari/ *January 1, 2024*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassifications*	31 Desember/ *December 31, 2024*	
Harga perolehan						*At cost*
Perangkat lunak	80,279,624,033	8,660,134,144	--	10,038,490,524	98,978,248,701	*Software*
Aset dalam penyelesaian	10,038,490,524	--	--	(10,038,490,524)	--	*Asset under construction*
Jumlah harga perolehan	90,318,114,557	8,660,134,144	--	--	98,978,248,701	*Total cost*
Akumulasi amortisasi						*Accumulated amortization*
Perangkat lunak	30,338,354,327	16,758,116,713	--	--	**47,096,471,040**	*Software*
Nilai tercatat - neto	**59,979,760,230**				**51,881,777,661**	***Net carrying value***

Beban amortisasi yang dibebankan dalam beban umum dan administrasi untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp16.914.710.131 dan Rp16.758.116.713 (Catatan 32a).

Amortization expense charged to general and administrative expenses for the years ended December 31, 2025 and 2024 amounted to Rp16,914,710,131 and Rp16,758,116,713 respectively (Note 32a).

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas aset takberwujud pada tanggal 31 Desember 2025 dan 2024.

Management believes that there is no impairment in intangible assets as December 31, 2025 and 2024.

15. Aset Lain-Lain / 15. Other Assets

	2025	2024	
Tagihan transaksi *delivery channel*	89,472,749,484	89,154,863,966	*Claim for transaction delivery channel*
Setoran jaminan	2,702,942,028	2,701,148,126	*Security deposits*
Persediaan buku, barang cetakan dan materai	1,273,813,242	1,266,269,922	*Inventories of books, printed materials and stamp duty*
Uang muka	--	32,074,929,684	*Advance payment*
Jumlah	**93,449,504,754**	**125,197,211,698**	***Total***

Tagihan transaksi *delivery channel*
Tagihan transaksi *delivery channel* merupakan penempatan dana untuk penyelesaian transaksi QRIS yang dikelola oleh PT Rintis Sejahtera, serta tagihan kepada pihak ketiga terkait transaksi melalui *switching* dan jaringan ATM.

Claim for transaction delivery channel
Delivery channel transaction receivables represent fund placements for the settlement of QRIS transactions managed by PT Rintis Sejahtera, as well as receivables from third parties related to transactions conducted through switching and ATM networks.

Setoran Jaminan
Setoran jaminan terdiri atas deposit ATM ALTO, ATM PRIMA, deposit jaringan telepon dan deposit sewa.

Security Deposits
Security deposits consist of deposits in ATM ALTO, ATM PRIMA, line telephone deposits and rent deposits.

Uang Muka
Uang muka merupakan uang muka atas kerjasama infrastruktur teknologi produk dan layanan digital.

Advance Payment
Advance payment represents an advance for technology infrastructure collaborations for digital products and services.

16. Liabilitas Segera / 16. Obligations Due Immediately

Liabilitas segera terutama terdiri dari transaksi kliring atau transfer nasabah yang belum diselesaikan.

Obligations due immediately mainly consist of clearing transactions or unsettled customers' money transfer.

17. Efek-Efek yang Dijual dengan Janji Dibeli Kembali / 17. Securities Sold Under Repurchased Agreement

2025							
Nasabah/ *Counterparties*	**Jenis efek-efek/ *Type of securities***	**Nilai nominal/ Nominal *amount***	**Tanggal dimulai/ *Starting date***	**Tanggal jatuh tempo/ *Maturity date***	**Liabilitas pembelian kembali/ *Repurchased liabilities***	**Beban bunga yang belum diamortisasi/ *Unamortised interest***	**Nilai tercatat/ *Carrying value***
Pihak ketiga/ *Third parties*							
Bank Indonesia	Obligasi Pemerintah/ *Government Bonds*	250,000,000,000	29 Desember / *December 29, 2025*	5 Januari / *January 5, 2026*	272,354,603,531	146,630,589	272,207,972,942
PT BPD Jawa Timur Tbk	Obligasi Pemerintah/ *Government Bonds*	500,000,000,000	30 Desember / December 30, 2025	5 Januari / *January 5, 2026*	482,104,895,616	256,917,078	481,847,978,538
		750,000,000,000			**754,459,499,147**	**403,547,667**	**754,055,951,480**

2024							
Nasabah/ *Counterparties*	Jenis efek-efek/ *Type of securities*	Nilai nominal/ Nominal *amount*	Tanggal dimulai/ *Starting date*	Tanggal jatuh tempo/ *Maturity date*	Liabilitas pembelian kembali/ *Repurchased liabilities*	Beban bunga yang belum diamortisasi/ *Unamortised interest*	Nilai tercatat/ *Carrying value*
Pihak ketiga/ *Third parties*							
Bank Indonesia	Obligasi Pemerintah/ *Government Bonds*	300,000,000,000	30 Desember / December 30, 2024	6 Januari / *January 6, 2025*	286,273,121,719	248,630,469	286,521,752,188
		300,000,000,000			**286,273,121,719**	**248,630,469**	**286,521,752,188**

Tingkat suku bunga rata-rata tertimbang setahun untuk efek-efek yang dijual dengan janji dibeli kembali untuk tahun berakhir pada 31 Desember 2025 dan 2024 yang masing – masing adalah 4.75% dan 6.25%.

The weighted average of interest rate per annum for securities sold under repurchased agreement for the year ended December 31, 2025 and 2024 was repectively 4,75% and 6,25%.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 41. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 42.

Information in respect of maturities are disclosed in Note 41. Information with regards to the classification and fair value are disclosed in Note 42.

18. Simpanan Nasabah / *18. Deposits from Customers*

Simpanan nasabah berdasarkan jenis dan mata uang terdiri dari:

Deposits from customers by type and currency consists of:

	2025		2024		
	Mata uang asing *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	Mata uang asing *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	
Rupiah					***Rupiah***
Giro	--	461,952,275,968	--	85,335,979,606	*Current accounts*
Tabungan	--	915,093,360,834	--	693,272,051,910	*Saving deposits*
Deposito berjangka	--	7,351,268,704,177	--	5,316,510,005,517	*Time deposits*
Mata uang asing					***Foreign currency***
Dolar Amerika Serikat					*United States Dollar*
Giro	4,715,805	78,636,056,379	--	--	*Current accounts*
Tabungan	1,389,186	23,164,677,050	--	--	*Saving accounts*
Deposito berjangka	41,311,786	688,874,035,719	--	--	*Time deposits*
Jumlah	**47,416,777**	**9,518,989,110,127**	**--**	**6,095,118,037,033**	***Total***

a. Giro terdiri dari: / *a. Current accounts consists of:*

	2025		2024		
	Mata uang asing *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	Mata uang asing *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	
Rupiah					***Rupiah***
Pihak berelasi (Catatan 37)	--	15,874,994,821	--	27,723,748,849	*Related parties (Note 37)*
Pihak ketiga	--	446,077,281,147	--	57,612,230,757	*Third parties*
Mata uang asing					***Foreign currency***
Pihak ketiga	4,715,805	78,636,056,379	--	--	*Third parties*
Jumlah	**4,715,805**	**540,588,332,347**	**--**	**85,335,979,606**	*Total*

Tingkatan suku bunga rata-rata per tahun: / *The average interest rates per annum:*

Tingkat suku bunga rata-rata per tahun	**2025**	**2024**	***The average interest rates per annum***
Rupiah	2.95%	2.41%	*Rupiah*
Dolar Amerika Serikat	1.00%	0.00%	*United States Dollar*

Tidak terdapat giro yang diblokir dan dijadikan jaminan kredit atau fasilitas perbankan lainnya pada tanggal 31 Desember 2025 dan 2024.

There are no current accounts restricted and pledged as loan collateral or other banking facility as at December 31, 2025 and 2024.

Giro dalam mata uang asing berupa Dolar Amerika Serikat.

Current accounts in foreign currency in the form of United states dollars.

b. Tabungan terdiri dari:

b. *Saving deposits consists of:*

	2025		2024		
	Mata uang asing *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	Mata uang asing *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	
Pihak berelasi (Catatan 37)					***Related parties (Note 37)***
Tabungan Allo Prime	--	--	--	--	*Allo Prime Saving*
Tabungan Allo Grow	--	--	--	--	*Allo Grow Saving*
Tabungan Lainnya	--	3,797,944	--	--	*Other Saving*
Total pihak berelasi	**--**	**3,797,944**	**--**	**--**	***Total related parties***
Pihak ketiga					***Third parties***
Rupiah					***Rupiah***
Tabungan Allo *Prime*	--	647,371,420,404	--	524,958,912,418	*Allo Prime Saving*
Tabungan Allo *Grow*	--	267,239,306,724	--	168,175,112,581	*Super Saving*
Tabungan Lainnya	--	478,835,762	--	138,026,911	*Other Saving*
Mata uang asing					***Foreign currency***
Tabungan Valas	1,389,186	23,164,677,050		--	*Foreign currency savings*
Total pihak ketiga	1,389,186	938,254,239,940	--	693,272,051,910	***Total foreign currency***
Jumlah tabungan	**1,389,186**	**938,258,037,884**	**--**	**693,272,051,910**	***Total saving deposits***

Tingkatan suku bunga rata-rata per tahun:

The average interest rates per annum:

	2025	2024	
Tingkat suku bunga rata-rata per tahun			***The average interest rates per annum***
Rupiah	3.00%	4.17%	*Rupiah*
Dolar Amerika Serikat	0.50%	0.00%	*United States Dollar*

Tidak terdapat tabungan yang diblokir dan dijadikan jaminan kredit atau fasilitas perbankan lainnya pada tanggal 31 Desember 2025 dan 2024.

There are no saving accounts restricted and pledged as loan collateral or other banking facility as at December 31, 2025 and 2024.

Tabungan dalam mata uang asing berupa Dolar Amerika Serikat.

Saving accounts in foreign currency in the form of *United states dollars*.

c. Deposito berjangka terdiri dari:

c. *Time deposits consists of:*

	2025		2024		
	Mata uang asing *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	Mata uang asing *Foreign currency*	Ekuivalen Rupiah / *Equivalent in Rupiah*	
Rupiah					***Rupiah***
Pihak berelasi (Catatan 37)	--	705,168,270,168	--	187,478,189,054	*Related parties (Note 37)*
Pihak ketiga	--	6,646,100,434,009	--	5,129,031,816,463	*Third parties*
Mata uang asing					***Foreign currency***
Pihak ketiga	41,311,786	688,874,035,719	--	--	*Third parties*
Jumlah	**41,311,786**	**8,040,142,739,896**	**--**	**5,316,510,005,517**	***Total***

Tingkatan suku bunga rata-rata per tahun:

The average interest rates per annum:

	2025	2024	
Tingkat suku bunga rata-rata per tahun			***The average interest rates per annum***
Rupiah	5.00%	6.54%	*Rupiah*
Dolar Amerika Serikat	4.32%	0.00%	*United States Dollar*

Rincian deposito berjangka berdasarkan jatuh tempo pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of time deposits as at December 31, 2025 and 2024 by maturity are as follows:

Deposito Berjangka dalam mata uang asing berupa Dolar Amerika Serikat.

Time deposits in foreign currency in the form of United states dollars.

Berdasarkan jangka waktu kontrak / *By terms of the contract*

	2025	2024	
Pihak berelasi			***Related parties***
< 1 bulan	103,665,000,000	42,200,000,000	*< 1 month*
1 bulan	85,807,440,290	145,278,189,054	*1 month*
3 bulan	508,979,395,830	--	*3 months*
6 bulan	3,333,964,027	--	*6 months*
Lebih dari 6 bulan	3,382,470,021	--	*Over 6 months*
Jumlah pihak berelasi	705,168,270,168	187,478,189,054	*Total related parties*
Pihak ketiga			***Third parties***
< 1 bulan	2,246,705,000,000	1,963,897,500,811	*< 1 month*
1 bulan	3,494,047,691,112	1,778,967,560,310	*1 month*
3 bulan	809,307,827,593	1,186,581,658,883	*3 months*
6 bulan	535,931,506,508	121,986,301,364	*6 months*
Lebih dari 6 bulan	248,982,444,515	77,598,795,095	*Over 6 months*
Jumlah pihak ketiga	7,334,974,469,728	5,129,031,816,463	*Total third parties*
Jumlah	**8,040,142,739,896**	**5,316,510,005,517**	***Total***

Berdasarkan sisa umur jatuh tempo / *By remaining period until maturity*

	2025	2024	
Pihak berelasi			***Related parties***
Sampai dengan 1 bulan	697,295,663,659	187,478,189,054	*Until 1 month*
Lebih dari 1 - 3 bulan	2,384,824,358	--	*Over 1 - 3 months*
Lebih dari 3 - 6 bulan	3,437,944,356	--	*Over 3 - 6 months*
Lebih dari 6 - 12 bulan	1,916,845,022	--	*Over 6 - 12 months*
Lebih dari 12 bulan	132,992,773	--	*Over 12 months*
Jumlah pihak berelasi	705,168,270,168	187,478,189,054	*Total related parties*
Pihak ketiga			***Third parties***
Sampai dengan 1 bulan	6,298,311,038,397	3,839,113,489,433	*Until 1 month*
Lebih dari 1 - 3 bulan	705,346,964,478	1,135,673,551,452	*Over 1 - 3 months*
Lebih dari 3 - 6 bulan	188,429,640,059	78,445,970,636	*Over 3 - 6 months*
Lebih dari 6 - 12 bulan	138,120,774,015	73,118,562,404	*Over 6 - 12 months*
Lebih dari 12 bulan	4,766,052,779	2,680,242,538	*Over 12 months*
Jumlah pihak ketiga	7,334,974,469,728	5,129,031,816,463	*Total third parties*
Jumlah	**8,040,142,739,896**	**5,316,510,005,517**	***Total***

Terdapat deposito berjangka yang diblokir dan dijadikan jaminan kredit atau fasilitas perbankan lainnya pada tanggal 31 Desember 2025 dan tidak terdapat deposito berjangka yang diblokir dan dijadikan jaminan kredit atau fasilitas perbankan lainnya pada tanggal 31 Desember 2024.

There are time deposits restricted and pledged as loan collateral or other banking facility as at December 31, 2025 and there are no time deposits restricted and pledged as loan collateral or other banking December 31, 2024.

19. Simpanan dari Bank Lain / *19. Deposits from Other Banks*

Rincian simpanan dari bank lain adalah sebagai berikut:

The details of desposits from other banks are as follows:

	2025	2024	
Rupiah			***Rupiah***
Pihak berelasi (Catatan 37)			***Related parties (Note 37)***
Giro	9,639,737	11,172,132	*Current accounts*
Jumlah pihak berelasi	**9,639,737**	**11,172,132**	*Total related parties*
Pihak ketiga			***Third parties***
Giro	37,247,081	5,213,293,307	*Current accounts*
Call money	300,000,000,000	--	*Call money*
Jumlah pihak ketiga	300,037,247,081	5,213,293,307	*Total third parties*
Jumlah	**300,046,886,818**	**5,224,465,439**	***Total***

Call money berdasarkan jangka waktu terdiri dari:

Call money based on period consists of:

	2025	2024	
Call money			*Call money*
1 bulan	300,000,000,000	--	*1 month*
Jumlah	**300,000,000,000**	**--**	***Total***

Tingkat suku bunga rata-rata per tahun:

The average interest rates per annum:

	2025	2024	
Giro	2.00%	4.50%	*Current accounts*
Call money	4.00%	0.00%	*Call money*

Tidak ada simpanan dari bank lain yang diblokir dan/atau dijadikan jaminan kredit atau transaksi/fasilitas perbankan lainnya pada tanggal 31 Desember 2025 dan 2024.

There are no deposits from other banks restricted and/or pledged as loan collateral or other banking facility as at December 31, 2025 and 2024.

20. Perpajakan / *20. Taxation*

a. Utang pajak / *a. Taxes payables*

	2025	2024	
Pajak penghasilan			*Income taxes*
Pasal 4 (2)	6.510.892.940	5.078.566.480	*Article 4 (2)*
Pasal 21	3.588.421.475	3.910.697.782	*Article 21*
Pasal 23	719.970.904	597.468.333	*Article 23*
Pasal 29	29.865.538.182	32.067.418.659	*Article 29*
PPN	354.274.134	4.760.624.221	*VAT*
Jumlah	**41.039.097.635**	**46.414.775.475**	***Total***

b. Beban pajak / *b. Tax expenses*

	2025	2024	
Pajak kini			*Current tax*
Tahun ini	(166.626.336.962)	(136.765.889.127)	*Current year*
Penyesuaian periode lalu	(1.133.233.128)	--	*Adjustment prior period*
Jumlah pajak kini	(167.759.570.090)	(136.765.889.127)	*Total current tax*
Pajak tangguhan	5.002.717.334	4.922.220.041	*Deferred tax*
Jumlah	**(162.756.852.756)**	**(131.843.669.086)**	***Total***

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laba rugi dengan laba fiskal untuk tahun yang berakhir 31 Desember 2025 dan 2024 adalah sebagai berikut:

The reconciliation of income before income tax in accordance to the profit or loss with the estimated taxable income for the years ended December 31, 2025 and 2024 are as follows:

	2025	2024	
Laba akuntansi sebelum beban pajak - Bank	737.018.415.831	598.949.408.100	*Accounting Income before tax income - Bank*
Beda waktu :			*Timing differences :*
Pemulihan cadangan kerugian penurunan nilai aset produktif	2.616.930.467	15.725.079.594	*Reversal for impairment losses on earning assets*
Imbalan pasca-kerja	5.981.705.412	6.535.718.793	*Post-employment benefits*
Penyusutan aset tetap dan amortisasi aset takberwujud	4.698.861.582	89.972.537	*Depreciation of fixed assets and amortization of intangible assets*
Penyusutan aset hak guna	8.234.652.109	5.741.619.855	*Depreciation on right of used assets*
Liabilitas sewa	(6.063.315.555)	(5.718.663.318)	*Lease liabilities*
Jumlah beda waktu	15.468.834.015	22.373.727.461	*Total timing differences*
Beda tetap :			*Permanent differences :*
Sumbangan	257.000.000	71.000.000	*Donations*
Lain-lain	4.648.190.890	268.996.835	*Others*
Jumlah beda tetap	4.905.190.890	339.996.835	*Total permanent differences*
Penghasilan kena pajak	757.392.440.736	621.663.132.396	*Taxable income*
Laba (rugi) fiskal setelah kompensasi	757.392.440.736	621.663.132.396	*Fiscal income (loss) after compensation*
Beban pajak penghasilan badan	166.626.336.962	136.765.889.127	*Corporate income tax expense*
Dikurangi :			*Less :*
Pajak dibayar muka PPh pasal 25	(136.760.798.780)	(104.698.470.468)	*Prepaid tax article 25*
Utang pajak penghasilan badan	**29.865.538.182**	**32.067.418.659**	***Corporate income tax payable***

Rekonsiliasi antara beban pajak dengan laba sebelum pajak dengan tarif pajak yang berlaku adalah sebagai berikut:

Reconciliation between tax expense with income before income tax using enacted tax rate are as follows:

	2025	2024	
Laba sebelum pajak penghasilan	737.018.415.831	598.949.408.100	*Income before income tax*
Pajak penghasilan pada tarif pajak yang berlaku	(162.144.051.483)	(131.768.869.782)	*Income tax at enacted tax rate*
Pengaruh pajak atas penghasilan yang tidak dapat diperhitungkan menurut fiskal	(612.801.273)	(74.799.304)	*Tax affects on non-taxable income*
Beban pajak	**(162.756.852.756)**	**(131.843.669.086)**	***Tax expense***

Pada tahun 2025 dan 2024 penyusunan Surat Pemberitahuan Pajak Tahunan didasarkan pada Penghasilan Kena Pajak.

In 2025 and 2024, the Annual Corporate Income Tax Returns were prepared based on taxable income in accordance with prevailing tax regulations.

Pemeriksaan Pajak

Berdasarkan Berita Acara Pelaksanaan Permintaan Penjelasan atas Data dan/atau Keterangan kepada Wajib Pajak No. BA-119/P2DK/KPP.061707/2025 tanggal 10 September 2025, Bank berkomitmen melakukan pembayaran pokok pajak terutang atas PPh Pasal 4 ayat (2) tahun 2022 dan PPN Dalam Negeri tahun 2022 dan 2023 sebesar Rp189.428.568 serta PPh Pasal 29 tahun 2022 dan 2023 sebesar Rp1.080.506.400. Pada tanggal 25 September 2025, Bank telah melakukan pembayaran atas pajak terutang tersebut dan mencatatnya sebagai beban pajak pada beban umum dan administrasi serta beban pajak penghasilan.

Berdasarkan Berita Acara Pelaksanaan Permintaan Penjelasan atas Data dan/atau Keterangan kepada Wajib Pajak No. BA-120/P2DK/KPP.061707/2025 tanggal 10 September 2025, Bank berkomitmen melakukan pembayaran pokok pajak terutang atas PPN Dalam Negeri tahun 2022 dan 2023 sebesar Rp306.245.210 serta PPh Pasal 29 tahun 2022 dan 2023 sebesar Rp52.726.728. Pada tanggal 25 Oktober 2025, Bank telah melakukan pembayaran atas pajak terutang tersebut dan mencatatnya sebagai beban pajak pada beban umum dan administrasi serta beban pajak penghasilan.

Pada tanggal 10 Oktober 2025, Bank menerima Surat Tagihan Pajak (STP) atas PPh Pasal 29 tahun 2022 dan 2023, PPN tahun 2022 dan 2023, serta PPh Pasal 4 ayat (2) tahun 2022 dengan total sebesar Rp384.220.932. Bank telah melakukan pembayaran atas STP tersebut pada tanggal 23 Oktober 2025 dan mencatatnya sebagai beban pajak pada beban umum dan administrasi.

Pada tanggal 18 November 2025, Bank menerima Surat Tagihan Pajak (STP) atas PPN tahun 2022 dan 2023 sebesar Rp688.987.083. Bank telah melakukan pembayaran atas STP tersebut pada tanggal 8 Desember 2025 dan mencatatnya sebagai beban pajak pada beban umum dan administrasi.

Tax Assessment

Based on the Minutes of Meeting regarding the Request for Explanation of Data and/or Information to the Taxpayer No. BA-119/P2DK/KPP.061707/2025 dated 10 September 2025, the Bank committed to settle outstanding principal tax payable consisting of Article 4(2) Income Tax for fiscal year 2022 and Domestic VAT for fiscal years 2022 and 2023 amounting to Rp189,428,568, as well as Article 29 Income Tax for fiscal years 2022 and 2023 amounting to Rp1,080,506,400. On 25 September 2025, the Bank settled the outstanding taxes and recorded them as tax expenses under general and administrative expenses and income tax expense.

Based on the Minutes of Meeting regarding the Request for Explanation of Data and/or Information to the Taxpayer No. BA-120/P2DK/KPP.061707/2025 dated 10 September 2025, the Bank committed to settle outstanding principal tax payable consisting of Domestic VAT for fiscal years 2022 and 2023 amounting to Rp306,245,210 and Article 29 Income Tax for fiscal years 2022 and 2023 amounting to Rp52,726,728. On 25 October 2025, the Bank settled the outstanding taxes and recorded them as tax expenses under general and administrative expenses and income tax expense.

On 10 October 2025, the Bank received a Tax Collection Letter (STP) relating to Article 29 Income Tax for fiscal years 2022 and 2023, Domestic VAT for fiscal years 2022 and 2023, and Article 4(2) Income Tax for fiscal year 2022 amounting to Rp384,220,932. The Bank settled the STP on 23 October 2025 and recorded it as tax expense under general and administrative expenses.

On 18 November 2025, the Bank received a Tax Collection Letter (STP) relating to Domestic VAT for fiscal years 2022 and 2023 amounting to Rp688,987,083. The Bank settled the STP on 8 December 2025 and recorded it as tax expense under general and administrative expenses.

c. Aset pajak tangguhan (Liabilitas pajak tangguhan)

c. Deferred tax assets (Deferred tax liabilities)

	2025					
	Saldo awal/ *Beginning balance*	Penyesuaian saldo awal/ *Beginning balance adjustment*	Dikreditkan (dibebankan) pada laporan laba rugi/ *Credited (charged) to the income statement*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/Credited *(charged) to other income*	Saldo akhir/ *Ending balance*	
Penyusutan aset tetap, amortisasi aset takberwujud dan surplus revaluasi aset tetap	(3.792.059.792)	1.599.573.850	1.033.749.548	--	(1.158.736.394)	*Depreciation of fixed assets, amortization of intangible assets and surplus revaluation of fixed assets*
Perubahan nilai wajar efek-efek melalui penghasilan komprehensif lain	--	--	--	(3.943.854.337)	(3.943.854.337)	*Changes on fair value through other comprehensive income*
Penyisihan kerugian penurunan nilai aset produktif - kredit	513.941.350	--	575.724.703	--	1.089.666.053	*Allowance for impairment losses on earning assets - loans*
Liabilitas imbalan pasca-kerja	4.642.692.756	--	1.315.975.191	963.907.943	6.922.575.890	*Post-employment benefits obligation*
Aset hak guna	(4.978.075.454)	--	1.811.623.464	--	(3.166.451.990)	*Right of use assets*
Liabilitas sewa	4.382.442.748	--	(1.333.929.422)	--	3.048.513.326	*Lease liabilities*
Jumlah	**768.941.608**	**1.599.573.850**	**3.403.143.484**	**(2.979.946.394)**	**2.791.712.548**	***Total***

	2024					
	Saldo awal/ *Beginning balance*	Penyesuaian saldo awal/ *Beginning balance adjustment*	Dikreditkan (dibebankan) pada laporan laba rugi/ *Credited (charged) to the income statement*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/*Credited (charged) to other income*	Saldo akhir/ *Ending balance*	
Penyusutan aset tetap, amortisasi aset takberwujud dan surplus revaluasi aset tetap	(3.811.853.750)	--	19.793.958	--	(3.792.059.792)	*Depreciation of fixed assets, amortization of intangible assets and surplus revaluation of fixed assets*
Perubahan nilai wajar efek-efek melalui penghasilan komprehensif lain	(21.468.227.506)	--	--	21.468.227.506	--	*Changes on fair value through other comprehensive income*
Penyisihan kerugian penurunan nilai aset produktif - kredit	(2.945.576.161)	--	3.459.517.511	--	513.941.350	*Allowance for impairment losses on earning assets - loans*
Liabilitas imbalan pasca-kerja	3.223.081.107	--	1.437.858.134	(18.246.485)	4.642.692.756	*Post-employment benefits obligation*
Aset hak guna	(6.241.231.822)	--	1.263.156.368	--	(4.978.075.454)	*Right of use assets*
Liabilitas sewa	5.640.548.678	--	(1.258.105.930)	--	4.382.442.748	*Lease liabilities*
Jumlah	**(25.603.259.454)**	**--**	**4.922.220.041**	**21.449.981.021**	**768.941.608**	***Total***

Manajemen Bank berpendapat bahwa seluruh aset pajak tangguhan dapat dipulihkan di tahun-tahun mendatang.

The Bank's management believes that the total deferred tax assets are recoverable in the future years.

21. Bunga yang Masih Harus Dibayar

Akun ini merupakan bunga yang masih harus dibayar atas simpanan nasabah dan bank lain.

21. Accrued Interests

This account represents accrued interests of deposits from customers and other banks.

22. Liabilitas Imbalan Pasca-Kerja

Sesuai dengan Undang-undang Republik Indonesia No. 11/2020 tentang Cipta Kerja, Bank wajib memberikan imbalan pasca-kerja kepada karyawannya pada saat pemutusan hubungan kerja atau pada saat karyawan menyelesaikan masa kerjanya. Imbalan pasca kerja ini diberikan berdasarkan masa kerja dan kompensasi karyawan pada saat pemutusan hubungan kerja atau selesainya masa kerja. Imbalan pasca-kerja ini merupakan program imbalan pasti Liabilitas imbalan pasti atas imbalan pasca-kerja (*post-employment benefit*) tersebut dihitung dengan menggunakan metode "*Projected Unit Credit*".

22. Post-Employment Benefits Liabilities

In accordance with the law of the Republic of Indonesia No. 11/2020 on job creation, banks are obliged to provide post-employment benefits to their employees upon termination or when the employee completes his / her period of employment. This post-employment benefit is provided based on the employee's length of Service and compensation upon termination or completion of the employment period. This post-employment benefit is a defined benefit plan defined benefit liability for post-employment benefits is calculated using the "Projected Unit Credit " method.

Jumlah karyawan yang berhak atas imbalan pasti pasca-kerja tersebut masing-masing sebanyak 394 dan 345 karyawan (tidak diaudit) pada tanggal 31 Desember 2025 dan 2024.

The numbers of eligible employees for post-employment benefit are 394 and 345 employees as at December 31, 2025 and 2024 (unaudited), respectively.

Untuk tahun-tahun yang berakhir pada 31 Desember 2025 dan 2024, liabilitas imbalan pasca-kerja didasarkan pada laporan penilaian aktuaria yang diperoleh dari Kantor Konsultan Aktuaria V. Agus Basuki, aktuaris independen, dengan laporan aktuaria masing-masing tertanggal 19 Januari 2026 dan 20 Januari 2025.

For the years ended on December 31, 2025 and 2024, post-employment benefits liabilities based on the actuarial valuation report obtained from Kantor Konsultan Aktuaria V. Agus Basuki, an independent actuary, with the actuarial report dated January 19, 2026 and January 20, 2025, respectively.

Beban liabilitas imbalan pasca-kerja yang diakui dalam laba rugi adalah sebagai berikut (Catatan 32b):

Post-employment benefit expenses recognized in the profit or loss are (Note 32b):

	2025	2024	
Biaya jasa kini	6.488.943.755	6.419.855.419	*Current service cost*
Biaya bunga	1.228.468.574	968.268.749	*Interest cost*
Jumlah (Catatan 32b)	**7.717.412.329**	**7.388.124.168**	***Total (Note 32b)***

Rekonsiliasi perubahan liabilitas selama tahun berjalan yang diakui di laporan posisi keuangan adalah sebagai berikut:

The movements of estimated post-employment benefits liability in the statements of financial position are as follows:

	2025	2024	
Liabilitas pada awal tahun	21.103.148.891	14.650.368.668	*Liability at beginning of year*
Penambahan tahun berjalan (Catatan 32b)	7.717.412.329	7.388.124.168	*Addition during the year (Note 32b)*
Pembayaran selama tahun berjalan	(1.735.706.917)	(852.405.375)	*Payment during the year*
Jumlah yang diakui di penghasilan komprehensif lain	4.381.399.739	(82.938.570)	*Total amount recognized in other comprehensive income*
Liabilitas pada akhir tahun	**31.466.254.042**	**21.103.148.891**	***Liability at end of year***

Mutasi nilai kini liabilitas adalah sebagai berikut:

The movement in present value of obligations are as follows:

	2025	2024	
Saldo awal nilai kini liabilitas	21.103.148.891	14.650.368.668	*Beginning present value of obligation*
Biaya jasa kini	6.488.943.755	6.419.855.419	*Current service cost*
Biaya bunga	1.228.468.574	968.268.749	*Interest cost*
Pembayaran selama tahun berjalan	(1.735.706.917)	(852.405.375)	*Payments during the year*
Kerugian aktuarial yang timbul dari:			*Acturarial losses arising from:*
- asumsi keuangan	4.381.399.739	(82.938.570)	*- financial assumption*
Jumlah	**31.466.254.042**	**21.103.148.891**	***Total***

Program ini memberikan eksposur risiko aktuarial terhadap Bank seperti risiko suku bunga dan gaji.

The program provides actuarial risk exposure to the Bank such as interest rate risk and salary risk.

Mutasi keuntungan (kerugian) aktuarial yang diakui sebagai penghasilan komprehensif lain, bruto pajak tangguhan:

The movements in the balance of actuarial gain (loss) charged to other comprehensive income, gross of deferred tax:

	2025	2024	
Saldo awal	(3.701.030.148)	(3.765.722.233)	*Beginning balance*
Kerugian aktuaria yang diakui sebagai penghasilan komprehensif lain	(4.381.399.739)	82.938.570	*Actual lossess charged to other comprehensive income*
Pajak penghasilan terkait	963.907.943	(18.246.485)	*Items that will be reclasified*
Saldo akhir	**(7.118.521.944)**	**(3.701.030.148)**	***Ending balance***

Risiko Suku Bunga
Nilai kini liabilitas imbalan pasti dihitung dengan menggunakan tingkat diskonto ditentukan dengan mengacu pada tingkat pengembalian pasar atas obligasi pemerintah. Umumnya, penurunan suku bunga dari obligasi pemerintah akan meningkatkan liabilitas program.

Interest Rate Risk
The present value of the defined benefits obligation is calculated using a discount rate determined by reference to market yields of government bonds. Generally, a decrease in the interest rate of a government bonds will increase the program obligation.

Risiko Tingkat Kenaikan Gaji
Nilai kini liabilitas imbalan pasti dihitung dengan estimasi tingkat kenaikan gaji, semakin tinggi tingkat kenaikan gaji akan menyebabkan semakin besarnya liabilitas.

Salary Rate Risk
The present value of the defined benefits are calculated using the estimated of salary growth rate, higher salary growth rate will lead to higher obligation.

Tingkat diskonto	:	6.49% tahun 2025/*in year 2025* 7.09% tahun 2024/*in year 2024*	:	*Discount rate*
Tingkat kenaikan gaji	:	10.00% tahun 2025/*in year 2025* 10.00% tahun 2024/*in year 2024*	:	*Salary increment rate*
Tingkat kemungkinan cacat	:	5.00% tahun 2025/*in year 2025* 5.00% tahun 2024/*in year 2024*	:	*Disability rate*
Tingkat kematian	:	TMI-IV-2019 dengan perbaikan, periode 2025/ *with recovery, in period 2025* TMI-IV-2019 dengan perbaikan, periode 2024/ *with recovery, in period 2024*	:	*Mortality rate*
Tingkat pengunduran diri	:	10.00% 20-29 tahun/*years old* 8.00% 30-39 tahun/*years old* 5.00% 40-44 tahun/*years old* 4.00% 45-49 tahun/*years old* 1.00% 50-54 tahun/*years old*	:	*Resignation rate*
Usia pensiun normal	:	55 tahun/*years old*	:	*Normal retirement age*

Asumsi utama yang digunakan dalam menentukan penilaian aktuaria pada tanggal 31 Desember 2025 adalah sebagai berikut:

The actuarial valuation as at December 31, 2025 were carried out using the following key assumptions:

	Tingkat Diskonto/ *Discount Rate*	Nilai Kini Kewajiban Imbalan Pasti/ *Present value of Benefits Obligation*	
Analisis Sensitivitas Tingkat Diskonto			*Sensitivity Analysis of Discount Rate*
Kenaikan suku bunga 1%	6.49%	(2,235,864,875)	*Increase of 1% the discount rate*
Penurunan suku bunga 1%	6.49%	2,994,324,831	*Decrease of 1% the discount rate*
Analisis Sensitivitas Kenaikan Gaji			*Sensitivity Analysis of Salary Increase*
Kenaikan suku bunga 1%	10.00%	2,824,926,787	*Increase of 1% the discount rate*
Penurunan suku bunga 1%	10.00%	(2,169,627,275)	*Decrease of 1% the discount rate*

Asumsi aktuarial yang signifikan untuk penentuan liabilitas imbalan pasti adalah tingkat diskonto dan kenaikan gaji yang diharapkan. Sensitivitas analisis diatas ini ditentukan berdasarkan masing-masing perubahan asumsi yang mungkin terjadi pada akhir periode pelaporan, dengan semua asumsi variabel lain konstan.

Significant actuarial assumptions for the determination of the defined obligation are discount rate and expected salary increase. The sensitivity analysis below has been determined based on reasonably possible changes of the respective assumptions occurring at the end, and other variable assumption are constant.

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam liabilitas imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change inassumptions would occur in isolation of one another assume of the assumptions may be correlated.

Selanjutnya, dalam menyajikan analisis sensitivitas diatas, nilai kini liabilitas imbalan pasti dihitung dengan menggunakan metode *projected unit credit* pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas manfaat pasti yang diakui dalam laporan posisi keuangan.

Furthermore, in presenting the above sensitivity analysis, the present value of the defined benefits obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same as that applied in liability recognized in the statements of financial position.

Rata-rata durasi liabilitas imbalan pasti adalah masing-masing 9,80 dan 10,02 tahun pada tanggal 31 Desember 2025 dan 2024.

The weighted average duration of the defined benefit obligation are 9.80 and 10.02 year as at December 31, 2025 and 2024, each.

Perkiraan analisis jatuh tempo atas imbalan pensiun tidak terdiskonto per 31 Desember 2025 dan 2024 adalah sebagai berikut:

Expected maturity analysis of undiscounted pension benefits as at December 31, 2025 and 2024 is presented below:

	2025					
	Sampai dengan 1 tahun/ *Until 1 year*	2-5 tahun/ *2-5 years*	6-10 tahun/ *6-10 years*	Lebih dari 10 tahun/*More than 10 years*	Jumlah/ *Total*	
Imbalan pensiun	-	10,598,080,944	38,563,859,295	1,178,516,324,240	1,227,678,264,479	*Pension benefits*

	2024					
	Sampai dengan 1 tahun/ *Until 1 year*	2-5 tahun/ *2-5 years*	6-10 tahun/ *6-10 years*	Lebih dari 10 tahun/*More than 10 years*	Jumlah/ *Total*	
Imbalan pensiun	2,866,592,434	7,117,242,984	26,906,923,330	1,006,049,770,199	1,042,940,528,947	*Pension benefits*

23. Liabilitas Lain-Lain / *23. Other Liabilities*

	2025	2024	
Liabilitas Sewa (Catatan 13)	13.856.878.753	19.920.194.310	*Lease liabilities (Note 13)*
Verifikasi identitas nasabah	9.456.055.747	9.551.197.300	*Customer identity verification*
Cadangan Kerugian Penurunan Nilai Transaksi Rekening Administratif	7.784.773.968	--	*Allowance for Impairment Losses on Off-Balance Sheet Transactions*
Utang perolehan saham treasury	2.893.826.491	--	*Treasury stock acquisition payable*
Outsource	2.360.939.008	2.277.740.724	*Outsource*
Utang perolehan aset tetap	--	11.158.781.964	*Fixed Asset Acquisition Payables*
Teknologi informasi	--	2.901.467.541	*Information Technology*
Promosi	--	1.628.293.841	*Promotion*
Lain - lain	1.909.798.949	1.722.679.966	*Others*
Jumlah	**38.262.272.916**	**49.160.355.646**	***Total***

24. Modal Saham / *24. Share Capital*

Komposisi pemegang saham Bank dan masing-masing kepemilikan pada tanggal-tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The composition of the Bank's shareholders and their respective share holdings as at December 31, 2025 and 2024 are as follows:

	2025			
	Jumlah lembar saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Jumlah nilai saham/ *Total amount of shares*	
PT Mega Corpora	13.228.508.531	60,88%	1.322.850.853.100	*PT Mega Corpora*
PT Bukalapak Tbk	2.497.816.903	11,49%	249.781.690.300	*PT Bukalapak Tbk*
Abadi Investment Pte. Ltd.	1.521.117.930	7,00%	152.111.793.000	*Abadi Investment Pte. Ltd.*
PT Indolife Investama Perkasa	1.303.815.386	6,00%	130.381.538.600	*PT Indolife Investama Perkasa*
Ali Gunawan (Komisaris)	10.238.900	0,05%	1.023.890.000	*Ali Gunawan (Commissioner)*
Ganda Raharja Rusli (Direktur)	85.784	0,00%	8.578.400	*Ganda Raharja Rusli (Director)*
Masyarakat (kepemilikan dibawah 5%)	3.078.282.208	14,17%	307.828.220.800	*Public (ownership below 5%)*
	21.639.865.642	99,58%	2.163.986.564.200	
Saham Treasury (catatan 1.c)	90.390.800	0,42%	9.039.080.000	*Treasury stock (Notes 1.c)*
Jumlah	**21.730.256.442**	**100%**	**2.173.025.644.200**	***Total***

	2024			
	Jumlah lembar saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Jumlah nilai saham/ *Total amount of shares*	
PT Mega Corpora	13.228.508.531	60,88%	1.322.850.853.100	*PT Mega Corpora*
PT Bukalapak Tbk	2.497.816.903	11,49%	249.781.690.300	*PT Bukalapak Tbk*
Abadi Investment Pte. Ltd.	1.521.117.930	7,00%	152.111.793.000	*Abadi Investment Pte. Ltd.*
PT Indolife Investama Perkasa	1.303.815.386	6,00%	130.381.538.600	*PT Indolife Investama Perkasa*
Ali Gunawan (Komisaris)	10.067.300	0,05%	1.006.730.000	*Ali Gunawan (Commissioner)*
Indra Utoyo (Direktur Utama)	500.000	0,00%	50.000.000	*Indra Utoyo (President Director)*
Ganda Raharja Rusli (Direktur)	62.884	0,00%	6.288.400	*Ganda Raharja Rusli (Director)*
Masyarakat (kepemilikan dibawah 5%)	3.168.367.508	14,58%	316.836.750.800	*Public (ownership below 5%)*
Jumlah	**21.730.256.442**	**100%**	**2.173.025.644.200**	***Total***

Penggunaan laba bersih

Berdasarkan Akta Rapat Umum Pemegang Saham Tahunan PT Allo Bank Indonesia Tbk No. 2 Tanggal 10 April 2025, dibuat dihadapan Dharma Akhyuzi, S.H., Notaris di Jakarta, bahwa dari laba bersih Bank pada tahun buku 2024 sebesar Rp467.105.739.014 akan dibukukan sebesar 99,99% sebagai laba ditahan 2024, sebesar Rp2.784.828 atau 0,01% akan dialokasikan sebagai Cadangan Wajib dalam rangka memenuhi Pasal 70 Undang-undang Perseroan Terbatas.

Use of net profit

In accordance with Deed of the Annual General Meeting of Shareholders PT Allo Bank Indonesia Tbk No. 2 dated April 10,2025, made in the presence of Dharma Akhyuzi, S.H., the Notary in Jakarta that from the Bank's net profit for the financial year 2024 of Rp467,105,739,014, 99.99% of the net profit will be booked as retained earnings for the fiscal year 2024, Rp2,784,828 or 0.01% of the net profit will be allocated as Mandatory Reserves in order to comply with Article 70 of the Limited Liability Company Law.

Berdasarkan Akta Rapat Umum Pemegang Saham Tahunan PT Allo Bank Indonesia Tbk No. 4 tanggal 31 Mei 2024, dibuat dihadapan Dharma Akhyuzi, S.H., Notaris di Jakarta, bahwa dari laba bersih Bank pada tahun buku 2023 sebesar Rp444.566.134.304 akan

In accordance with Deed of the Annual General Meeting of Shareholders PT Allo Bank Indonesia Tbk No. 4 dated May 31, 2024, made in the presence of Dharma Akhyuzi, S.H., the Notary in Jakarta that from the Bank's net profit for the financial year 2023 of

dibukukan sebesar 99,99% sebagai laba ditahan, sebesar Rp6.134.304 atau 0,01% akan dialokasikan sebagai Cadangan Wajib dalam rangka memenuhi Pasal 70 Undang-undang Perseroan Terbatas.

Rp444,566,134,304, 99.99% of the net profit will be booked as retained earnings for the fiscal year 2023, Rp6,134,304 or 0.01% of the net profit will be allocated as Mandatory Reserves in order to comply with Article 70 of the Limited Liability Company Law.

Pembelian kembali saham

Bank melakukan pembelian kembali saham yang telah dikeluarkan dan tercatat di PT Bursa Efek Indonesia ("Bursa Efek"). Bank melakukan pembelian kembali saham dalam upaya untuk memiliki fleksibilitas yang memungkinkan Bank menjaga stabilitas harga saham Bank agar lebih mencerminkan kinerja Bank. Selain itu, langkah ini diambil sebagai upaya untuk menjaga keharmonisan antara kondisi pasar dan fundamental Bank serta menjaga kepercayaan para pemangku kepentingan dalam usaha Bank mendukung pertumbuhan yang berkelanjutan. Hal ini menjadi salah satu pertimbangan bagi Bank untuk melakukan proses pembelian kembali saham (*buy back*).

Share buyback

The Bank conducted a share buyback of shares that have been issued and listed on the Indonesia Stock Exchange ("IDX"). The Bank carried out the share buyback in an effort to have flexibility that enables the Bank to maintain share price stability so that it better reflects the Bank's performance. In addition, this step was taken as an effort to maintain harmony between market conditions and the Bank's fundamentals and to maintain the confidence of stakeholders in supporting the Bank's sustainable growth. This became one of the considerations for the Bank in carrying out the share buyback process.

Dalam hal pembelian kembali saham, Bank mengacu pada Peraturan Otoritas Jasa Keuangan ("OJK") No. 29 Tahun 2023 tentang Pembelian Kembali Saham yang Dikeluarkan oleh Perusahaan Terbuka ("POJK 29/2023"), Peraturan OJK No. 13 Tahun 2023 tentang Kebijakan dalam Menjaga Kinerja dan Stabilitas Pasar Modal pada Kondisi Pasar yang Berfluktuasi secara Signifikan ("POJK 13/2023") serta Surat OJK No. S-17/D.4/2025 tanggal 18 Maret 2025 perihal Kebijakan Pelaksanaan Pembelian Kembali Saham yang Dikeluarkan oleh Perusahaan Terbuka dalam Kondisi Pasar yang Berfluktuasi Secara Signifikan, dengan memperhatikan ketentuan perundang-undangan yang berlaku.

In conducting the share buyback, the Bank refers to Financial Services Authority ("OJK") Regulation No. 29 of 2023 concerning Share Buybacks Issued by Public Companies ("POJK 29/2023"), OJK Regulation No. 13 of 2023 concerning Policies in Maintaining Performance and Capital Market Stability under Conditions of Significant Market Fluctuations ("POJK 13/2023"), as well as OJK Letter No. S-17/D.4/2025 dated March 18, 2025 regarding the Policy on the Implementation of Share Buybacks Issued by Public Companies under Conditions of Significant Market Fluctuations, with due regard to the prevailing laws and regulations.

Pembelian kembali saham Bank dilakukan secara bertahap berdasarkan Laporan Keterbukaan Informasi No. 022/BBHI/IV/2025 tanggal 30 April 2025 untuk periode 3 (tiga) bulan terhitung sejak tanggal 30 April 2025 sampai dengan 29 Juli 2025. Jumlah dana yang akan digunakan untuk melakukan pembelian kembali saham Perseroan sebanyak - banyaknya sebesar Rp200.000.000.000. Hingga 29 Juli 2025 telah diperoleh sebanyak 29.817.700 lembar saham dengan nilai perolehan Rp31.189.547.173.

The Bank's share buyback was carried out in stages based on the Information Disclosure Report No. 022/BBHI/IV/2025 dated April 30, 2025 for a period of 3 (three) months starting from April 30, 2025 until July 29, 2025. The amount of funds to be used to carry out the Company's share buyback is up to Rp200,000,000,000. As of July 29, 2025, a total of 29,817,700 shares have been acquired with an acquisition value of Rp31,189,547,173.

Kemudian, pembelian kembali saham Bank diperpanjang periode 3 (tiga) bulan berdasarkan Laporan Keterbukaan Informasi No. 053/BBHI/VII/2025 tanggal 29 Juli 2025

Then, the Bank's share buyback was extended for a period of 3 (three) months based on the Information Disclosure Report No. 053/BBHI/VII/2025 dated July 29, 2025,

terhitung sejak tanggal 30 Juli 2025 sampai dengan 29 Oktober 2025. Untuk periode tersebut telah diperoleh sebanyak 33.016.600 lembar saham dengan nilai perolehan Rp49.435.072.838.

starting from July 30, 2025 until October 29, 2025. During this period, a total of 33,016,600 shares were acquired with an acquisition value of Rp49,435,072,838.

Kemudian, pembelian kembali saham Bank diperpanjang periode 3 (tiga) bulan berdasarkan Laporan Keterbukaan Informasi No.131/BBHI/X/2025 tanggal 29 Oktober 2025 terhitung sejak tanggal 30 Oktober 2025 sampai dengan 29 Januari 2026, hingga 31 Desember 2025 untuk periode tersebut telah diperoleh sebanyak 27.556.500 lembar saham dengan nilai perolehan Rp40.817.054.894. Termasuk dalam jumlah tersebut sebesar 2.020.000 lembar saham dengan nilai perolehan Rp2.893.826.491 masih terutang (Catatan 23 dan 47).

Then, the Bank's share buyback was extended for a period of 3 (three) months based on the Information Disclosure Report No. 131/BBHI/X/2025 dated October 29, 2025, starting from October 30, 2025 until January 29, 2026. As of December 31, 2025, a total of 27,556,500 shares had been acquired with an acquisition value of Rp40,817,054,894. Included in this amount were 2,020,000 shares with a total acquisition cost of Rp2,893,826,491, which remained payable (Notes 23 and 47).

Pelaksanaan transaksi pembelian kembali saham Bank dilaksanakan melalui Bursa Efek Indonesia.

The share buyback transactions were carried out through the Indonesia Stock Exchange.

Sampai dengan 31 Desember 2025, Bank telah membeli kembali 90.390.800 lembar saham dengan total nilai perolehan sebesar Rp121.441.674.905 yang dicatat sebagai saham treasuri yang merupakan pengurang ekuitas. (catatan 47).

As of December 31, 2025, the Bank had repurchased 90,390,800 shares with a total acquisition cost of Rp121,441,674,905, which were recorded as treasury shares and presented as a deduction of equity. (note 47)

Bank hingga tahun yang berakhir pada tanggal 31 Desember 2025 belum melepaskan kembali saham treasuri sehingga tidak terdapat selisih harga perolehan dan harga pelepasan saham treasuri.

As of the year ended December 31, 2025, the Bank had not reissued the treasury shares; therefore, there was no difference between the acquisition cost and the reissuance price of the treasury shares.

Pengambilalihan saham

Pada tanggal 29 Januari 2021, melalui Rapat Umum Luar Biasa Bank, pemegang saham Bank menyetujui rencana Pengambilalihan beserta rancangan Pengambilalihan dan konsep akta Pengambilalihan sesuai dengan Peraturan OJK ("POJK") No. 41/POJK.03/2019 yang berlaku efektif setelah diperolehnya persetujuan dari OJK.

Share acquisition

On January 29, 2021, through the Bank's Extraordinary General Meeting, the shareholders of the Bank approved the Acquisition plan along with the Acquisition plan and the draft Acquisition deed in accordance with OJK Regulation ("POJK") No. 41/POJK.03/2019 which will become effective after obtaining approval from the OJK.

Pada tanggal 10 Maret 2021, melalui Surat No. KEP-40/D.03/2020 OJK menyetujui Pengambilalihan 73,71% saham Bank milik HPP oleh Mega Corpora. Selanjutnya, berdasarkan akta Notaris Dharma Akhyuzi, S.H., No. 9 tanggal 15 Maret 2021, telah dilakukan perubahan susunan pemegang saham Bank yang telah diberitahukan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat penerimaan pemberitahuan No. AHU-AH.01.03-0164106 tanggal 15 Maret 2021.

On March 10, 2021, through Letter No. KEP-40/ D.03/2020 OJK approved the Takeover of 73.71% of the Bank's shares of the HPP by Mega Corpora. Furthermore, based on No. 9 dated March 15, 2021 of Dharma Akhyuzi, S.H., notary, have been change in shareholders Bank composition was notification to the Ministry of Law and Human Rights of the Republic Indonesia in its Decision Letter No. AHU-AH.01.03-0164106 dated March 15, 2021.

Berdasarkan Surat OJK No. S-104/D.04/2021 tanggal 30 Juni 2021, OJK memberitahukan kepada Bank bahwa Pernyataan Pendaftaran PMHMETD sebesar 7.498.501.776 lembar saham telah dinyatakan efektif. Selanjutnya, Bank telah melaksanakan dan menyelesaikan proses PMHMETD tersebut pada tanggal 26 Juli 2021.

Based on OJK's Letter No. S-104/D.04/2021 dated June 30, 2021, OJK notify the Bank that the Right Issue Registration Statement concerning the increase of share capital amounting to 7,498,501,776 shares has been declared effective. On July 26, 2021, the Bank has executed and accomplished the Right Issue process.

Berdasarkan Akta Notaris Dharma Akhyuzi, S.H., No. 5 tanggal 15 Oktober 2021, pemegang saham Bank menyetujui perubahan anggaran dasar dengan peningkatan modal dasar menjadi Rp4.000.000.000.000. Perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0057224.AH.01.02. Tahun 2021 tanggal 15 Oktober 2021.

Based on Notarial Deed No. 5 of Dharma Akhyuzi, S.H., dated October 15, 2021, the shareholders of the Bank approved the amendment to the articles of association with an increase in authorized capital to Rp4,000,000,000,000. The amendment has been approved by the Minister of Laws and Human Rights of the Republic of Indonesia in its Decision Letter No.AHU-0057224.AH.01. 02. Year 2021 dated October 15, 2021.

Penambahan modal
Berdasarkan Surat OJK No. S-245/D.04/2021 tanggal 30 Desember 2021, OJK memberitahukan kepada Bank bahwa Pernyataan Pendaftaran PMHMETD sebesar 10.047.322.871 lembar saham telah dinyatakan efektif. Selanjutnya, Bank telah melaksanakan dan menyelesaikan proses PMHMETD tersebut pada tanggal 26 Januari 2022.

Capital injection
Based on OJK's Letter No. S-245/D.04/2021 dated December 30, 2021, OJK notify the Bank that the Right Issue Registration Statement concerning the increase of share capital amounting to 10,047,322,871 shares has been declared effective. On January 26, 2022, the Bank has executed and accomplished the Right Issue process.

25. Penggunaan Laba Neto dan Cadangan Umum / *25. Appropriation of Net Income and General Reserve*

Dalam Rapat Umum Pemegang Saham Tahunan Bank yang diselenggarakan pada tanggal 10 April 2025, yang diaktakan dengan Akta Notaris Dharma Akhyuzi, S.H., No. 02, para pemegang saham setuju untuk menetapkan pembagian dividen tunai sebesar Rp233.382.954.186 dan juga menetapkan dana cadangan umum sebesar Rp2.784.828 untuk memenuhi ketentuan Pasal 70 Undang-Undang Perseroan Terbatas.

In the Bank's Annual General Meeting of Shareholders held on April 10, 2025, which was notarized under Notarial Deed No. 02 by Dharma Akhyuzi, S.H., the shareholders agreed to declare cash dividends amounting to Rp233,382,954,186 and also set the general reserves amounting to Rp2,784,828 to comply with Article 70 of Limited Liability Company Law.

26. Pendapatan Bunga / *26. Interest Income*

	2025	2024	
Kredit yang diberikan	1,442,905,624,942	1,156,120,368,016	*Loans*
Efek-efek	349,255,850,415	293,355,920,920	*Marketable securities*
Penempatan pada Bank Indonesia	21,476,040,200	16,670,320,690	*Placements with Bank Indonesia*
Penempatan pada bank lain	33,799,466,275	20,006,063,905	*Placements with other banks*
Efek-efek yang dibeli dengan janji dijual kembali	16,647,842,935	778,330,524	*Securities purchased under resell agreement*
Jumlah	**1,864,084,824,767**	**1,486,931,004,055**	***Total***

Jumlah pendapatan bunga dari pihak berelasi pada tahun yang berakhir 31 Desember 2025 dan 2024, masing-masing sebesar Rp22.199.314.087 dan Rp42.284.748.291 (Catatan 37).

The amount of interest income from related parties for the years ended December 31, 2025 and 2024 amounted to Rp22,199,314,087 and Rp42,284,748,291*, respectively (Note 37).*

27. Beban Bunga / *27. Interest Expenses*

	2025	2024	
Simpanan dari nasabah			*Deposits from customers*
Deposito berjangka	362,757,562,575	267,926,666,926	*Time deposits*
Tabungan	25,562,856,003	22,635,081,541	*Saving deposits*
Giro	4,363,220,555	2,652,766,962	*Current accounts*
Premi penjaminan simpanan (Catatan 39)	11,585,324,492	9,418,100,724	*Deposits guarantee premium (Note 39)*
Simpanan dari bank lain	8,833,952,075	7,761,405,556	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	10,164,090,745	59,035,366,412	*Securities sold under repurchased agreement*
Jumlah	**423,267,006,445**	**369,429,388,121**	***Total***

Jumlah beban bunga dari pihak berelasi untuk tahun yang berakhir 31 Desember 2025 dan 2024 masing-masing sebesar Rp50.356.113.846 dan Rp122.641.557.383 (Catatan 37).

The amount of interest expenses from related parties for the years ended December 31, 2025 and 2024 are Rp50,356,113,846 and Rp122,641,557,383, respectively (Note 37).

28. Provisi dan Komisi / *28. Fees and Commissions*

	2025	2024	
Komisi dari kredit	59,494,533,923	19,461,707,224	*Commissions from loan*
Jumlah	**59,494,533,923**	**19,461,707,224**	***Total***

29. Pendapatan Administrasi dan Denda / *29. Administration and Penalties Income*

	2025	2024	
Pendapatan administrasi	295,779,360,808	151,520,467,447	*Administration fee*
Pendapatan penalti dan denda	41,968,363,429	29,552,997,469	*Penalty and charge fee*
Pendapatan transaksi nasabah	12,840,287,958	7,637,320,334	*Income from customer transaction*
Jumlah	**350,588,012,195**	**188,710,785,250**	***Total***

30. Keuntungan Penjualan Efek-Efek / *30. Gain on Sales of Marketable Securities*

	2025	2024	
Keuntungan Penjualan Obligasi	103,583,282,087	69,095,190,316	*Gain on Sales of Bonds*
Jumlah	**103,583,282,087**	**69,095,190,316**	***Total***

31. Penyisihan Cadangan Kerugian Penurunan Nilai Aset Keuangan dan Aset Non - Keuangan

31. Provision Of Allowance For Impairment Losses On Financial Assets and Non - Financial Assets

Rincian penyisihan cadangan kerugian penurunan nilai aset keuangan dan aset non-keuangan adalah sebagai berikut:

Details of provision of allowance for impairment losses on financial assets and non-financial assets are as follows:

	2025	2024	
Penyisihan cadangan kerugian penurunan nilai atas kredit (Catatan 10)	429.325.069.951	114.201.209.404	*Provision of allowance for impairment losses on loans (Note 10)*
Penyisihan cadangan kerugian penurunan nilai atas transaksi rekening administratif	7.784.773.968	--	*Provision of allowance for Off-balance sheet transactions*
Penyisihan cadangan kerugian penurunan nilai atas efek-efek (Catatan 8)	159.832.672	--	*Provision of allowance for marketable securities (Note 8)*
(Pemulihan) penyisihan cadangan kerugian penurunan nilai atas giro pada bank lain	107.483.514	(160.227.487)	*(Recovery) provision of allowance for current accounts with other banks*
Jumlah	**437.377.160.105**	**114.040.981.917**	***Total***

32. Beban Operasional Lainnya

32. Other Operating Expenses

Akun ini terdiri dari:

This account consists of:

	2025	2024	
Umum dan administrasi	605,142,157,030	562,001,126,941	*General and administrative*
Tenaga kerja	202,976,873,824	172,022,912,061	*Personnel*
Jumlah	**808,119,030,854**	**734,024,039,002**	***Total***

a. Umum dan administrasi

a. General and administrative

	2025	2024	
Iklan dan promosi	154.588.396.927	166.057.031.576	*Advertising and promotions*
Jasa pihak ketiga	81.856.122.346	42.651.055.044	*Third parties services*
Outsource	80.253.101.865	58.976.433.804	*Outsource*
Verifikasi identitas nasabah	73.944.537.786	86.380.044.637	*Customer identity verification*
Teknologi informasi	69.567.742.952	83.020.401.242	*Information technology*
Penyusutan aset tetap (Catatan 13)	47.484.646.315	35.328.335.864	*Depreciation of fixed assets assets (Note 13)*
Telekomunikasi	23.195.457.791	16.262.916.711	*Telecommunication*
Amortisasi aset takberwujud (Catatan 14)	16.914.710.131	16.758.116.713	*Amortization of intangible assets (Note 14)*
Penyusutan aset hak-guna sewa (Catatan 13)	13.752.225.535	12.549.310.163	*Depreciation on right of used assets (Note 13)*
Bank Koresponden	8.259.189.737	3.222.155.326	*Corespondence bank*
Pungutan oleh Otoritas Jasa Keuangan	6.876.731.311	6.498.860.746	*Levies by the Financial Service Authority*
Beban Pajak	5.443.421.940	872.722.673	*Taxes Expense*
Pendidikan dan pelatihan	5.269.471.513	4.040.354.489	*Education and trainings*
Perlengkapan kantor	4.626.209.248	3.718.782.330	*Office supplies*
Telepon, listrik dan air	3.453.204.348	2.784.583.575	*Telephone, electricity and water*
Sewa (Catatan 13)	2.616.635.471	1.208.829.806	*Rent (Note 13)*
Beban bunga sewa (Catatan 13)	2.002.461.734	1.457.410.688	*Lease interest expense (Note 13)*
Perjalanan dinas	1.291.157.757	1.386.143.373	*Business travels*
Asuransi	1.275.784.864	16.528.294.353	*Insurance*
Pemeliharaan dan perbaikan	550.515.710	1.439.588.868	*Repair and maintenance*
Transportasi	390.290.395	418.869.147	*Transportation*
Sumbangan	280.925.000	193.850.000	*Donations*
Lain-lain	1.249.216.354	247.035.813	*Others*
Jumlah	**605.142.157.030**	**562.001.126.941**	***Total***

b. Tenaga kerja / *b. Personnel*

	2025	2024	
Gaji dan tunjangan	158.917.365.894	140.203.887.995	*Wages and salaries*
Tunjangan ketenagakerjaan	14.669.190.011	6.508.814.263	*Social security allowance*
Beban imbalan kerja (Catatan 22)	7.717.412.329	7.388.124.168	*Employee benefit expense (Note 22)*
Tunjangan hari raya	8.590.722.935	7.277.228.771	*Religious allowance*
Tunjangan uang makan/transportasi	5.994.747.624	5.289.571.434	*Employee meal/transportation allowance*
Tunjangan premi asuransi kecelakaan	4.200.730.305	3.506.537.458	*Insurance allowance*
Lainnya	2.886.704.726	1.848.747.972	*Others*
Jumlah	**202.976.873.824**	**172.022.912.061**	***Total***

33. Lain-Lain - Neto / *33. Others - Net*

	2025	2024	
Penerimaan kembali atas kredit yang dihapusbukukan dan agunan yang diambil alih	24.017.266.949	14.951.864.588	*Receipt from written-off loans and foreclosed collateral*
Lain-lain	4.937.385.775	37.166.771.266	*Others*
Jumlah	**28.954.652.724**	**52.118.635.854**	***Total***

34. Pendapatan (Beban) Non Operasional - Neto / *34. Non Operating Income (Expenses) - Net*

	2025	2024	
Lainnya - neto	(875.999.262)	126.494.441	*Others - net*
Jumlah	**(875.999.262)**	**126.494.441**	***Total***

35. Laba Per Saham Dasar / *35. Basic Earnings Per Share*

	2025	2024	
Rata-rata tertimbang jumlah saham biasa yang beredar dalam tahun berjalan	21.703.311.507	21.730.256.442	*Weighted average number ordinary shares outstanding during the year*
Laba bersih	574.261.563.075	467.105.739.014	*Net income*
Laba bersih per saham dasar	**26,46**	**21,50**	***Basic earnings per share***

36. Tambahan Modal Disetor / *36. Additional Paid-in Capital*

Pada tanggal 31 Desember 2025 dan 2024, akun tambahan modal disetor terdiri dari:

As at December 31, 2025 and 2024, additional paid-up capital consists of:

	2025 dan 2024/ *2025 and 2024*	
Tambahan modal disetor		***Additional paid-up capital***
Penawaran Umum Perdana Tahun 2015	20.000.000.000	*Initial Public Offering Year 2015*
Penawaran Umum Terbatas I Tahun 2018	16.943.179.500	*Limited Public Offering I Year 2018*
Penawaran Umum Terbatas III Tahun 2022	3.797.888.052.789	*Limited Public Offering III Year 2022*
Transfer surplus revaluasi aset tetap ke tambahan modal disetor	22.575.371.620	*Transfer of revaluation surplus of fixed assets to additional paid-in capital*
Selisih nilai transaksi kombinasi bisnis entitas sepengendali	21.605.074.300	*Difference in transaction value from business combinations of entities under common control*
Beban emisi efek ekuitas		***Stock issuance costs***
Penawaran Umum Perdana Tahun 2015	(3.769.769.602)	*Initial Public Offering Year 2015*
Penambahan modal tanpa Hak Memesan Efek Terlebih Dahulu Tahun 2017	(324.275.000)	*Capital Increase Without Pre-emptive Rights Year 2017*
Penawaran Umum Terbatas I Tahun 2018	(2.556.985.000)	*Limited Public Offering I Year 2018*
Penawaran Umum Terbatas II Tahun 2021	(1.403.425.085)	*Limited Public Offering II Year 2021*
Penawaran Umum Terbatas III Tahun 2022	(2.224.000.000)	*Limited Public Offering III Year 2022*
Jumlah	**3.868.733.223.522**	***Total***

37. Transaksi dengan Pihak Berelasi / *37. Transactions with Related Parties*

Sifat hubungan berelasi
Dalam kegiatan normal usahanya, Bank juga mengadakan transaksi-transaksi tertentu dengan pihak yang berelasi.

Transaksi dengan pihak berelasi dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak yang tidak berelasi.

Nature of relationship
In the normal activities of business, the Bank also entered into certain transactions with related parties.

Transactions with related parties are made based on terms agreed by the parties, which may not be the same as those of the transaction between unrelated parties.

Rincian sifat hubungan dan jenis transaksi yang signifikan dengan pihak berelasi pada tanggal 31 Desember 2025 adalah sebagai berikut:

The details of the relationship and type of significant transactions with related parties as at December 31, 2025 are as follows:

Pihak Berelasi/ ***Related Parties***	**Sifat Hubungan Berelasi/** ***The Nature of Relation***	**Transaksi /** ***Transactions***
PT Mega Corpora	Pemegang saham/*Shareholder*	Dana setoran modal/*Paid-up capital* Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Bukalapak.com Tbk	Pemegang saham/*Shareholder*	Dana setoran modal/*Paid-up capital* Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Bank Mega Tbk	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Kustodian/*Custody* Giro pada bank lain/*Current account with other bank* Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Bank Mega Syariah	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Giro pada bank lain/*Current account with other bank*
PT PFI Mega Life Insurance	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Allo Fresh Indonesia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Asuransi Umum Mega	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Asuransi/*Insurance* Simpanan/*Deposits* Beban bunga/*Interest expense*
PT CT Corpora	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Corpora	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Retail Indonesia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*

Pihak Berelasi/ ***Related Parties***	**Sifat Hubungan Berelasi/** ***The Nature of Relation***	**Transaksi /** ***Transactions***
PT Trans Media Corpora	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Duta Visual Nusantara Tivi Tujuh	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Mega Capital Sekuritas	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Kalla Makassar	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Mega Central Finance	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Mega Auto Finance	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Mega Finance	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Fashion Indonesia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Metropolitan Retailmart	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
Yayasan CT Arsa	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Alfa Retailindo	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Parabandung Propertindo	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Fashion	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Kredit yang diberikan/*Loans* Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Multi Citra Abadi	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Indonusa Telemedia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Taman Hiburan Bali	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*

Pihak Berelasi/ ***Related Parties***	**Sifat Hubungan Berelasi/** ***The Nature of Relation***	**Transaksi /** ***Transactions***
PT Taman Hiburan Cibubur	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Televisi Transformasi Indonesia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Berita Bisnis	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Digital Media	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Media Sosial	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans News Corpora	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Mega Asset Management	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Bali Properti Developer	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Anta Express Tour & Travel Services	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Vaya Micetama Servindo	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Cibubur Property	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Para Bali Propertindo	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Burger	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Studio	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Property	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Properti Indonesia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*

Pihak Berelasi/ ***Related Parties***	**Sifat Hubungan Berelasi/** ***The Nature of Relation***	**Transaksi /** ***Transactions***
PT Trans Properti Manajemen	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
Perhimpunan Pemilik Penghuni Rumah Susun Sementara Kawasan Trans Park Juanda	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
Perhimpunan Pemilik Penghuni Rumah Susun Sementara Kawasan Trans Park Cibubur	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
Perhimpunan Pemilik Penghuni Rumah Susun Sementara Kawasan Trans Park Bintaro	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
Perseorangan/Individual	Komisaris/*Commissioner* Direksi/*Director* Pejabat Eksekutif/*Executive Staff*	Kredit yang diberikan/*Loans* Simpanan/*Deposits* Pendapatan bunga/*Interest income* Beban bunga/*Interest expense*

Transaksi pihak berelasi / *Transactions with related parties*

a. Kegiatan usaha Bank / *a. Bank business activities*

	2025	**2024**	
Aset			***Assets***
Giro pada bank lain (Catatan 6)			*Current account with other banks (Note 6)*
PT Bank Mega Tbk	33,779,608,056	42,666,773,814	*PT Bank Mega Tbk*
PT Bank Mega Syariah	4,076,201,694	4,062,754,684	*PT Bank Mega Syariah*
	37,855,809,750	46,729,528,498	
Cadangan kerugian penurunan nilai	(37,855,810)	(46,729,528)	*Allowance for impairment losses*
Jumlah giro pada bank lain	37,817,953,940	46,682,798,970	*Total current account with other banks*
Penempatan pada bank lain (Catatan 7)			*Placements with other banks (Note 7)*
PT Bank Mega Tbk	450,000,000,000	1,750,000,000,000	*PT Bank Mega Tbk*
PT Bank Mega Syariah	--	400,000,000,000	*PT Bank Mega Syariah*
Jumlah penempatan pada bank lain	450,000,000,000	2,150,000,000,000	*Total placements with other banks*
Efek-Efek (Catatan 8)			*Marketable Securities (Note 8)*
PT Bank Mega Tbk	48,424,950,000	--	*PT Bank Mega Tbk*
Kredit yang diberikan (Catatan 10)			*Loans (Note 10)*
PT Trans Property	300,000,000,000	--	*PT Trans Property*
PT Trans Fashion	196,750,000,000	199,750,000,000	*PT Trans Fashion*
Koperasi Konsumen Transmedia	2,526,000,000	--	*Koperasi Konsumen Transmedia*
Lain-lain di bawah Rp1 miliar	93,762,656	113,894,975	*Others - below Rp1 billion*
PT Trans Kalla Makassar	--	391,580,000,000	*PT Trans Kalla Makassar*
	499,369,762,656	591,443,894,975	
Cadangan kerugian penurunan nilai	(523,957,159)	(3,325,942,895)	*Allowance for impairment losses*
Jumlah kredit yang diberikan	498,845,805,497	588,117,952,080	*Total loans*
Pendapatan bunga yang masih akan diterima (Catatan 11)	976,749,471	3,747,855,319	*Interest receivables (Note 11)*
Jumlah aset yang terkait dengan pihak berelasi	987,640,508,908	2,788,548,606,369	*Total assets with related parties*
Persentase dari jumlah aset	5.35%	19.94%	*Percentage of total assets*

	2025	2024	
Liabilitas			***Liabilities***
Simpanan nasabah (Catatan 18)			*Deposits from customers (Note 18)*
Giro	15.874.994.821	27.723.748.849	*Current account*
Tabungan	3.797.944	--	*Saving deposit*
Deposito	705.168.270.168	187.478.189.054	*Time deposit*
Simpanan dari bank lain (Catatan 19)	9.639.737	11.172.132	*Deposits from other banks (Note 19)*
Jumlah liabilitas yang terkait dengan pihak berelasi	721.056.702.670	215.213.110.035	*Total liabilities with related parties*
Persentase dari jumlah liabilitas	6,58%	3,20%	*Percentage of total liabilities*
Pendapatan bunga (Catatan 26)	22.199.314.087	42.284.748.291	*Interest income (Note 26)*
Persentase dari jumlah pendapatan bunga	1,19%	2,84%	*Percentage of total interest income*
Beban bunga (Catatan 27)	50.356.113.846	122.641.557.383	*Interest expenses (Note 27)*
Persentase dari jumlah beban bunga	11,90%	33,20%	*Percentage of total interest expenses*
Beban operasional lainnya (Catatan 32)			*Other operating expenses (Note 32)*
Penyusutan aset hak-guna sewa	13.752.225.535	12.549.310.163	*Depreciation of right-of-use assets*
Asuransi			*Insurance*
PT Asuransi Umum Mega	5.028.799.305	19.637.760.932	*PT Asuransi Umum Mega*
Jumlah beban operasional lainnya yang terkait dengan pihak berelasi	18.781.024.840	33.526.386.351	*Total other operating expenses with related parties*
Persentase dari jumlah beban operasional lainnya	2,32%	4,57%	*Percentage of total other operating expenses*

Rincian gaji dan tunjangan yang diberikan kepada Dewan Komisaris, Dewan Direksi, Komite Audit dan Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi Bank adalah sebagai berikut:

Details of salary and benefits given to Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee of the Bank are as follows:

	2025			
	Gaji/ *Salary*	**Tunjangan/ *Benefits***	**Jumlah/ *Total***	
Dewan Komisaris	4.980.000.000	971.096.236	5.951.096.236	*Board of Commissioners*
Dewan Direksi	10.793.333.333	2.393.668.105	13.187.001.438	*Board of Directors*
Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi	1.550.184.000	376.054.160	1.926.238.160	*Audit Committee, Risk Monitoring Committee and Remuneration and Nomination*
Jumlah	**17.323.517.333**	**3.740.818.501**	**21.064.335.834**	***Total***

	2024			
	Gaji/ *Salary*	**Tunjangan/ *Benefits***	**Jumlah/ *Total***	
Dewan Komisaris	4.860.000.000	934.372.971	5.794.372.971	*Board of Commissioners*
Dewan Direksi	13.960.000.000	3.076.459.473	17.036.459.473	*Board of Directors*
Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi	1.635.600.000	351.817.433	1.987.417.433	*Audit Committee, Risk Monitoring Committee and Remuneration and Nomination*
Jumlah	**20.455.600.000**	**4.362.649.877**	**24.818.249.877**	***Total***

Jumlah pesangon pengakhiran masa kerja kepada manajemen kunci pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.231.635.000 dan Rp821.327.249.948.	*The total severance payments upon termination of employment to key management personnel as of December 31, 2025 and 2024 amounted to Rp1,231,635,000 and Rp821,327,249,948, respectively.*
Berdasarkan Perjanjian No. 021/PKS/AB-BM/IX/2021 tanggal 20 September 2021 antara PT Bank Mega Tbk dan Bank terkait penyediaan Jasa Teknologi Informasi *Data Center* dan/atau *Data Recovery Center*, perjanjian tersebut berlaku selama 3 (tiga) tahun terhitung sejak 23 September 2021 sampai dengan 22 September 2024. Selanjutnya, perjanjian tersebut telah diperpanjang berdasarkan Addendum No. 018/PKS/IX/2024 sehingga masa berlaku diperpanjang untuk 3 (tiga) tahun berikutnya, terhitung sejak 23 September 2024 sampai dengan 22 September 2027.	*Based on Agreement No. 021/PKS/AB-BM/IX/2021 dated September 20, 2021, between PT Bank Mega Tbk and the Bank for the provision of Data Center and/or Data Recovery Center Information Technology Services, the agreement was valid for a period of three (3) years commencing on September 23, 2021 until September 22, 2024. The agreement was subsequently extended based on Addendum No. 018/PKS/IX/2024, extending the term for an additional three (3) years from September 23, 2024 until September 22, 2027.*
Berdasarkan Perjanjian No. 016/PKS/X/2024 pada tanggal 9 Oktober 2024 antara Bank Mega Tbk dengan Bank untuk menyewa ruangan di Gedung Bank Mega Card Center. Perjanjian ini berlangsung selama 4 tahun, terhitung mulai tanggal 9 Oktober 2024 sampai dengan 8 Oktober 2028.	*Based on agreement No. 016/PRFS/X/2024 dated October 9, 2024, between Bank Mega Tbk and the Bank for rent space in Bank Mega Card Center Building. This agreement lasts for 4 years, starting on October 9, 2024 until October 8, 2028.*
Berdasarkan Perjanjian No. 029/PRFS/2021 pada tanggal 26 Oktober 2021 antara Bank Mega Tbk dengan Bank untuk menyewa ruangan di Gedung Menara Bank Mega. Perjanjian ini berlangsung selama 5 tahun, terhitung mulai tanggal 1 November 2021 sampai dengan 30 Oktober 2026.	*Based on agreement No. 029/PRFS/2021 dated October 26, 2021, between Bank Mega Tbk and the Bank for rent space in Menara Bank Mega Building. This agreement lasts for 5 years, starting on November 1, 2021 until October 30, 2026.*
Berdasarkan Perjanjian No. 001/PKS/AUM-MKT_BG-BHI/V/2021 pada tanggal 6 Mei 2021 antara PT Asuransi Umum Mega dengan Bank untuk pengadaan jasa asuransi bagi agunan kredit. Perjanjian ini berlangsung selama 2 tahun, terhitung mulai tanggal 6 Mei 2021 sampai dengan 6 Mei 2023 dan diperpanjang otomatis.	*Based on agreement No. 001/PKS/AUM-MKT_BG-BHI/V/2021 dated May 6, 2021, between PT Asuransi Umum Mega and the Bank for procurement of insurance services for credit collateral. This agreement lasts for 2 years, starting on May 6, 2021 until May 6, 2023 and is automatically renewed.*
Berdasarkan Perjanjian No. 001/PRFS/2022 pada tanggal 3 Januari 2022 antara PT Bank Mega Tbk dengan Bank untuk menyewa lantai Mezanine di Gedung Menara Bank Mega. Perjanjian ini berlangsung selama 5 tahun, terhitung mulai tanggal 3 Januari 2022 sampai dengan 2 Januari 2027.	*Based on agreement No. 001/PRFS/2022 dated January 3, 2022, between PT Bank Mega Tbk and the Bank to rent the Mezanine floor in Menara Bank Mega Building. This agreement lasts for 5 years, starting on Januari 3, 2022 until January 2, 2027.*

Berdasarkan Perjanjian No. 004/PRFS/2022 tanggal 15 Maret 2022 antara PT Bank Mega Tbk dan Bank terkait sewa ruangan di lantai dasar Gedung Menara Bank Mega, perjanjian tersebut berlaku selama 3 (tiga) tahun terhitung sejak 15 Maret 2022 sampai dengan 14 Maret 2025. Selanjutnya, perjanjian tersebut telah diperpanjang berdasarkan Addendum No. 011/ADD/III/2025 untuk jangka waktu 3 (tiga) tahun berikutnya, terhitung sejak 15 Maret 2025 sampai dengan 14 Maret 2028.

Based on Agreement No. 004/PRFS/2022 dated March 15, 2022 between PT Bank Mega Tbk and the Bank for the lease of office space on the ground floor of Menara Bank Mega Building, the agreement was valid for a period of three (3) years commencing on March 15, 2022 until March 14, 2025. The agreement was subsequently extended based on Addendum No. 011/ADD/III/2025 for an additional three (3) years from March 15, 2025 until March 14, 2028.

Berdasarkan perjanjian No. 008/PRFS/2025 pada tanggal 21 Maret 2025 antara PT Bank Mega Tbk dengan Bank untuk menyewa ruangan arsip di gudang arsip Bank Mega di Setu Cipayung. Perjanjian ini berlangsung selama 5 tahun, terhitung mulai tanggal 1 April 2025 sampai dengan 31 Maret 2030.

Based on agreement No. 008/PRFS/2025 dated March 21, 2025, between PT Bank Mega Tbk and the Bank to archive space at Bank Mega's archive warehouse in Setu Cipayung. This agreement lasts for 5 years, starting on April 1, 2025 until March 31, 2030.

38. Komitmen Dan Kontinjensi / *38. Commitments And Contingencies*

Akun-akun di bawah ini dicatat didalam laporan posisi keuangan ekstra-komtabel (*off-balance sheet*):

The accounts below are recorded in the statements of financial position of extra-comptable (off-balance sheet):

	2025	2024	
Komitmen			***Commitments***
Liabilitas komitmen			*Commitments liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	(6.653.705.301.710)	(2.337.457.472.020)	*Unused loan facilities to debtors*
Kontinjensi			***Contingencies***
Tagihan kontinjensi			*Contingencies receivables*
Pendapatan bunga dalam penyelesaian	88.189.894.174	14.302.018.515	*Past due interest receivables*
Kredit hapus buku	455.668.045.515	99.493.427.700	*Written-off loans*
Jumlah komitmen dan kontinjensi - neto	**(6.109.847.362.021)**	**(2.223.662.025.805)**	***Total commitments and contingencies - net***

Bank memiliki saldo transaksi komitmen dan kontinjensi dengan pihak berelasi atas fasilitas kredit kepada nasabah yang belum digunakan sebesar Rp1.039.037.344 dan Rp1.235.449.292 pada tanggal 31 Desember 2025 dan 2024.

The Bank has commitments and contingencies transaction with related parties for unused loan facilities amounting to Rp1,039,037,344 and Rp1,235,449,292 as at December 31, 2025 and 2024, respectively.

39. Jaminan Pemerintah Terhadap Kewajiban Pembayaran Bank Umum

Berdasarkan Undang-Undang No. 24 tentang Lembaga Penjaminan Simpanan (LPS) tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Undang-Undang No. 7 Tahun 2009 tanggal 13 Januari 2009 tentang Penetapan Peraturan Pemerintah sebagai mana diubah dengan Undang-Undang No. 4 Tahun 2023 tentang pengembangan dan Penguatan Sektor keuangan tanggal 12 Januari 2023, LPS dibentuk untuk menjamin liabilitas tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 Tahun 2008 tanggal 13 Oktober 2008, yang menyatakan bahwa sejak tanggal 13 Oktober 2008 besaran nilai simpanan yang dijamin Lembaga Penjamin Simpanan (LPS) untuk setiap nasabah pada satu bank yang semula maksimal Rp100.000.000 diubah menjadi maksimal Rp2.000.000.000.

Berdasarkan Surat Edaran No.PENG-3/DSPS/2025 tentang Penetapan Tingkat Bunga Penjaminan Untuk Simpanan di Bank Umum tanggal 27 Mei 2025, tingkat bunga penjaminan periode 1 Juni 2025 sampai dengan 30 September 2025 untuk simpanan di bank umum adalah 4,00% untuk mata uang Rupiah dan 2,25% untuk mata uang asing.

Pada tanggal 31 Desember 2025 dan 2024, Bank adalah peserta dari program penjaminan tersebut.

Beban premi penjaminan Pemerintah yang dibayar selama pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp11.585.324.492 dan Rp9.418.100.724 (Catatan 27).

39. Government Guarantee On Obligations Of Commercial Banks

Based on Law No. 24 concerning the Indonesia Deposit Insurance Corporation (LPS) dated September 22, 2004, effective September 22, 2005, as amended by Law No. 7 of 2009 dated January 13, 2009 concerning the Stipulation of Government Regulation in Lieu of Law No. 3 of 2008 as Law, and further amended by Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector dated January 12, 2023, LPS guarantees certain liabilities of commercial banks under the applicable guarantee program, the amount of which may be adjusted if specific criteria are met.

In accordance with Indonesia Government Regulation No. 66 Year 2008 dated October 13, 2008, starting October 13, 2008 the "Indonesia Deposit Insurance Agency (LPS)" will guarantee bank deposits of each customers in one bank for maximum of Rp100,000,000, previously, then was changed to maximum of Rp2,000,000,000.

Based on Circular Letter No. PENG-3/DSPS/2025 on Determination Interest Rate Guarantee for Deposits at Commercial Banks dated May 27, 2025, the interest rate guarantee period June 1, 2025 up to September 30, 2025 for deposits in commercial banks is 4.00% for Rupiah and 2.25% for foreign currency.

As at December 31, 2025 and 2024, the Bank is a participant of the program.

The Government guarantee premium paid as at December 31, 2025 and 2024 amounting to Rp11,585,324,492 and Rp9,418,100,724, respectively (Note 27).

40. Informasi Segmen Usaha / *40. Operating Segment Information*

Berikut ini adalah informasi segmen Bank berdasarkan segmen operasi:

Information regarding the operating segments of the Bank are as follows:

	31 Desember/*December 31, 2025*				
	Korporasi/ *Corporate*	**Ritel/ *Retail***	**Tresuri/ *Treasury***	**Jumlah/ *Total***	
Pendapatan Bunga Bersih	341.337.983.201	696.426.190.685	403.053.644.436	1.440.817.818.322	*Net Interest Income*
Pendapatan Operasional Lainnya	64.901.408.827	374.088.096.816	103.583.282.087	542.572.787.730	*Other Operating Income*
Penyisihan Cadangan Kerugian Penurunan Nilai	28.995.282.200	(466.266.356.744)	(106.085.561)	(437.377.160.105)	*Provision on Allowance for Impairment Losses*
Beban Tenaga Kerja	(4.222.807.056)	--	(198.754.066.768)	(202.976.873.824)	*Personnel Expenses*
Beban Umum dan Administrasi	(16.095.572.204)	(466.995.166.240)	(122.051.418.586)	(605.142.157.030)	*General and Administrarive Expenses*
Laba Operasional	**414.916.294.968**	**137.252.764.517**	**185.725.355.608**	**737.894.415.093**	***Operational Income***
Pendapatan Non Operasional	(371.993.201)	(504.006.061)	--	(875.999.262)	*Non Operating Income*
Laba Sebelum Pajak Penghasilan	**414.544.301.767**	**136.748.758.456**	**185.725.355.608**	**737.018.415.831**	***Income Before Income Tax***
Beban Pajak Penghasilan	(162.756.852.756)	--	--	(162.756.852.756)	*Income Tax Expenses*
Laba Bersih	**251.787.449.011**	**136.748.758.456**	**185.725.355.608**	**574.261.563.075**	***Net Income***

	Korporasi/ *Corporate*	**Ritel/ *Retail***	**Tresuri/ *Treasury***	**Jumlah/ *Total***	
Pendapatan Bunga Bersih	571.283.791.597	289.857.041.221	256.360.783.116	1.117.501.615.934	*Net Interest Income*
Pendapatan Operasional Lainnya	25.080.265.979	235.210.862.349	69.095.190.316	329.386.318.644	*Other Operating Income*
Penyisihan Cadangan Kerugian Penurunan Nilai	9.600.037.090	(123.801.246.494)	160.227.487	(114.040.981.917)	*Provision on Allowance for Impairment Losses*
Beban Tenaga Kerja	(55.440.768.450)	(116.582.143.611)	--	(172.022.912.061)	*Personnel Expenses*
Beban Umum dan Administrasi	(67.233.177.602)	(494.767.949.339)	--	(562.001.126.941)	*General and Administrarive Expenses*
Laba Operasional	**483.290.148.614**	**(210.083.435.874)**	**325.616.200.919**	**598.822.913.659**	***Operational Income***
Pendapatan Non Operasional	387.133.765	(260.639.324)	--	126.494.441	*Non Operating Income*
Laba Sebelum Pajak Penghasilan	**483.677.282.379**	**(210.344.075.198)**	**325.616.200.919**	**598.949.408.100**	***Income Before Income Tax***
Beban Pajak Penghasilan	(131.843.669.087)	--	--	(131.843.669.086)	*Income Tax Expenses*
Laba Bersih	**351.833.613.292**	**(210.344.075.198)**	**325.616.200.919**	**467.105.739.014**	***Net Income***

41. Manajemen Risiko / *41. Risk Management*

Kerangka Manajemen Risiko

Bank menerapkan manajemen risiko terpadu dan komprehensif sehingga mampu mendukung pencapaian target kinerja dan menjaga kelangsungan usaha. Strategi manajemen risiko yang proaktif akan meningkatkan efektivitas penggunaan modal dan tingkat pengembangan modal (*Return on Equity*) sehingga dapat memberikan nilai tambah bagi pemegang saham.

Bank telah memperhatikan cakupan penilaian penerapan manajemen risiko melalui profil risiko Bank baik penilaian *inherent risk* maupun penilaian kualitas penerapan manajemen risiko serta menyesuaikan setiap indikator penilaian sesuai dengan peraturan yang baru dengan menggunakan konsep *Risk Based Bank Rating* (RBBR).

Berdasarkan *self-assessment* yang dilakukan Bank selama periode 31 Desember 2025, secara keseluruhan, tingkat profil risiko yang dihadapi Bank adalah pada peringkat komposit 2 (dua). Berbagai upaya untuk mempertahankan penilaian pada peringkat komposit 2 (dua) terus dilakukan terutama perbaikan dan evaluasi pada empat kategori

Risk Management Framework

The Bank applies integrated and comprehensive risk management that is capable to support the achievement of performance targets and maintain business continuity. Proactive risk management strategy will improve effectiveness of capital utilization and the level of capital development (Return on Equity) thus it can provide value added to the shareholders.

The Bank has focused on the assessment coverage of the management risk implementation through the Bank's profile risk either assessment of inherent risk or assessment of quality management risk implementation and adjust each assesments indicators to the new regulations by using the Risk Based Bank Rating (RBBR concept).

Based on the self-assessment conducted by the Bank during the period of December 31, 2025 overally, the Bank's risk profile composite rating is 2 (two). Various attempts to maintain the ratings on a composite rating 2 (two) are carried out continuously, especially the improvement and evaluation of the four major risks faced by the Bank, in addition to other

risiko utama yang dihadapi Bank, disamping risiko lainnya. Keempat risiko utama yang dihadapi Bank adalah risiko kredit, risiko pasar, risiko likuiditas, dan risiko operasional. Dengan melibatkan semua unsur dalam Bank dimana Dewan Komisaris dan Direksi mempunyai tugas memastikan penerapan manajemen risiko telah memadai sesuai kompleksitas dan profil risiko Bank serta memahami dengan baik jenis dan tingkat risiko yang melekat pada kegiatan bisnis Bank.

risks. The four key risks faced by the Bank are credit risk, market risk, liquidity risk, and operational risk. By involving all elements in the Bank which is the Board of Commissioners and the Board of Directors that have the role to ensure the implementation of risk management has been adequate in accordance with complexity and the Bank's risk profile and understand well the types and level of inherent risk on the Bank's business activities.

Mekanisme pengelolaan risiko secara *day to day* dengan berdasarkan prinsip kehati-hatian telah dituangkan dalam beberapa kebijakan dan prosedur, yang merupakan aturan acuan dalam implementasi manajemen risiko pada seluruh kegiatan bisnis Bank yang meliputi kebijakan, strategi, organisasi, sistem informasi manajemen risiko, pengawasan risiko, pengelolaan produk, aktivitas baru, dan *Business Continuity Plan* (BCP).

Day to day risk management mechanism is based on conservatism principle that has been contained in several policies and procedures, which is as a reference regulation in implementation of risk management in all the Bank's business activities including policy, strategy, organization, information system of risk management, risk monitoring, product management, new activity, and Business Continuity Plan (BCP).

Untuk menjamin tercapainya praktik manajemen risiko terbaik pada Bank, kontribusi dari Komite Pemantau Risiko dan Komite Audit dinilai memadai dalam mendukung pelaksanaan tugas Dewan Komisaris. Komite Pemantau Risiko memiliki tanggung jawab dalam pemantauan dan evaluasi pelaksanaan manajemen risiko di Bank, sedangkan Komite Audit bertanggung jawab dalam pemantauan dan evaluasi pelaksanaan audit, pengendalian proses internal dan pelaporan keuangan.

In order to ensure the achievement of the best risk management practices in the Bank, the contribution of the Risk Monitoring Committee and Audit Committee is considered adequate to support the duty of the Board of Commissioners. The Risk Monitoring Committee has responsibility in monitoring and evaluation the implementation risk management in the Bank, while the Audit Committee has responsibility in monitoring and evaluation the audit implementation, internal control and financial reporting.

Kedua komite pendukung Dewan Komisaris tersebut berperan sebagai organ komplementer bagi satu sama lain dalam hal melakukan pengawasan pada Bank, tetapi keduanya memiliki tanggung jawab di ranah yang berbeda.

Both committees that support the Board of Commissioners act as complementary parts to one another in terms of conducting surveillance for the Bank, but both of them have responsibilities in different realms.

Manajemen Risiko Aset dan Liabilitas
Manajemen Aset/Liabilitas adalah serangkaian tindakan dan prosedur yang dirancang untuk mengontrol posisi keuangan, dalam mendukung dan membantu pelaksanaan tugas direksi dalam memelihara struktur neraca yang kuat, Bank telah membentuk *Asset and Liability Committee* (ALCO) yang diketuai oleh Direktur Utama dan wakil ketua Direktur Bisnis dengan anggota lainnya terdiri dari Direktur Keuangan dan Operasi, Direktur Risiko, Kepatuhan, Human Capital dan Hukum, Kepala Keuangan dan Akunting, Kepala Pendanaan, Kepala Kredit, Kepada Risiko Kredit dan Kepala Divisi Treasury sebagai sekretaris.

Risk Management Asset and Liabilities
Management Assets/Liabilities is a set of actions and procedures designed to control financial position, to support and assist the implementation of director's duty in maintaining the structure of strong balance sheet, the Bank has established the Asset and Liability Committee (ALCO) which is chaired by President Director and vice chairment by Director of Business, with other members consisting Finance and Operations Director, Risk, Compliance, Human Capital and Legal Director, Finance and Accounting Head, Funding Head, Credit Head, Credit Risk Head and Head Treasury Division as secretary.

ALCO bertanggung jawab untuk mengevaluasi, mengusulkan, dan menetapkan strategi pendanaan dan investasi Bank. Ruang lingkup ALCO adalah mengelola risiko likuiditas, risiko tingkat suku bunga, dan risiko nilai tukar valuta asing; meminimalkan biaya pendanaan serta mempertahankan likuiditas pada saat yang bersamaan; dan mengoptimalkan perolehan pendapatan bunga Bank dengan mengalokasikan dana pada aset produktif secara hati-hati.

ALCO is responsible for evaluating, proposing, and establishing the strategy of the Bank's funding and investment. The scope of ALCO is to manage liquidity risk, interest rate risk and foreign exchange risk; minimize funding costs and maintain liquidity at the same time; and optimize the acquisition of the Bank's interest income by allocating funds in productive assets carefully.

Proses pengelolaan aset dan liabilitas Bank dimulai dengan pengkajian parameter ekonomi yang mempengaruhi Bank, yang umumnya terdiri dari tingkat inflasi, likuiditas pasar, *yield curve*, nilai tukar valuta asing terhadap rupiah, dan faktor makro ekonomi lainnya. Kajian tersebut oleh Satuan Kerja Manajemen Risiko dilaporkan kepada *Asset and Liability Committee* (ALCO). ALCO kemudian akan menentukan strategi bisnis dalam penetapan tingkat bunga simpanan dan kredit berdasarkan kondisi, kebijakan dan pengalokasian dana, evaluasi kewajiban-kewajiban Bank, dan pemantauan laba Bank yang telah dicapai serta memonitor posisi likuiditas.

The process of managing the Bank's assets and liabilities starts with an assessment of economic parameters affecting the Bank, which generally consist of inflation rate, market liquidity, yield curve, the exchange rate of foreign currency, and other macro economic factors. The review by the Risk Management Unit reported to the Asset and Liability Committee (ALCO). Then ALCO will define the business strategy in the setting of interest rates on deposits and loans based on the conditions, policies and funding allocation, evaluation of the Bank obligations, and monitoring of the Bank's earnings that have been achieved as well as monitoring its liquidity position.

Risiko Kredit

Risiko Kredit adalah risiko yang timbul sebagai akibat kegagalan *counterparty* memenuhi liabilitasnya. Bank melakukan pengelolaan risiko kredit dengan menyusun strategi dan kerangka kerja serta menjalankan upaya mitigasi risiko atas aspek bisnis perkreditan mikro, retail, komersial, maupun konsumsi, penempatan antar-bank, serta pembelian surat berharga.

Credit Risk

Credit Risk is risk which arises as a result of counterparty failure fulfilling the obligation. The Bank manages credit risk by developing strategies and frameworks as well as running the risk mitigation efforts on the business aspects of micro lending, retail, commercial, or consumption, inter-bank placements, and purchases of securities.

Untuk menjaga agar kualitas kredit Bank tetap terjaga dengan baik, maka pemantauan terhadap kualitas kredit terus dilakukan secara rutin, baik per kategori kredit (Retail, Komersial, dan Konsumsi) maupun portofolio kredit secara keseluruhan. Sistem pengukuran profil risiko debitur, prosedur, sistem manajemen risiko, sistem *database*, dan organisasi perkreditan terus disempurnakan dengan penekanan kepada penerapan prinsip "empat mata" (*four eyes principle*) dimana keputusan kredit diambil berdasarkan pertimbangan dari dua sisi, yaitu sisi pengembangan bisnis dan sisi analisis risiko kredit.

In order to keep the credit quality of the Bank maintained properly, then the monitoring of the credit quality continues to be done on a regular basis, either by loan category (Retail, Commercial, and Consumption) as well as overall loan portfolio. Debtor risk profile measurement system, procedures, risk management systems, database systems, and credit organizations continue to be refined with an emphasis on the application of the "four eyes" principle (four eyes principle) where credit decisions are taken based on the consideration of the two sides, namely the development of the business side and the credit risk analysis side.

Bank juga membentuk Komite Kredit untuk membantu Direksi mengevaluasi dan/atau memberikan keputusan kredit sesuai batas

The Bank also formes a Credit Committee to help the Board of Director evaluate and/or provide credit Decisions in accordance with the

wewenangnya melalui Rapat Komite Kredit atau Surat Edaran Direksi. Fungsi pokok Komite Kredit adalah:

1. Memastikan bahwa seluruh aspek telah memenuhi prinsip pemberian kredit yang sehat sesuai dengan Pedoman Kebijakan Perkreditan Bank;
2. Memastikan bahwa kredit yang diberikan tidak melanggar prinsip kehati-hatian;
3. Meyakini bahwa kredit yang akan diberikan dapat dilunasi pada saat jatuh tempo berdasarkan analisis terhadap permohonan yang diajukan oleh calon debitur;
4. Memberikan persetujuan atau penolakan atas permohonan kredit setelah memperoleh informasi yang cukup dari pengusul; dan
5. Memberikan persyaratan tertentu (jika dipandang perlu) sebagai salah satu bentuk mitigasi risiko kredit yang mungkin akan timbul.

limits of its authority through the Credit Committee Meeting or Directors Circular Letter. The major functions of Credit Committee are:

1. *To ensure that all aspects have been fulfilling the principle of sound lending in accordance with the Bank's Credit Policy Guidance;*
2. *To ensure that the loans do not violate the principle of prudence;*
3. *To convince that the loan will be given can be repaid at maturity based on an analysis of the application filed by the prospective debtor;*
4. *To provide approval or rejection on credit application after obtaining sufficient information from proposer; and*
5. *To provide certain requirements (if deemed necessary) as one form of credit risk mitigation that might arise.*

Bank telah mengembangkan pengelolaan risiko kredit, dengan melakukan analisis *stress testing* secara berkala terhadap portofolio kredit serta melakukan *monitoring* terhadap hasil *stress testing* tersebut. *Stress testing* bermanfaat bagi Bank sebagai alat untuk memperkirakan besarnya dampak risiko pada "*stressful condition*" sehingga Bank dapat membuat strategi yang sesuai untuk memitigasi risiko tersebut sebagai bagian dari pelaksanaan "*contingency plan*".

The Bank has developed credit risk management by conducting regular stress testing analysis of the loan portfolio as well as the monitoring of the results of the stress testing. Stress testing is beneficial for the Bank as a tool for estimating the impact of risk on the "stressful condition" so that the Bank can make appropriate strategies to mitigate these risks as part of the implementation of the "contingency plan".

Dalam melakukan pengelolaan risiko kredit Bank sangat memperhatikan hal-hal yang meliputi sumber daya manusia yang sadar risiko, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, tata cara, kriteria dan alat ukur risiko yang jelas, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan terhadap kualitas kredit yang diberikan, pengawasan atas debitur dan mengambil tindakan yang diperlukan agar kualitas kreditnya tidak menjadi *non-performing loans* (NPL), melakukan penagihan secara intensif terhadap debitur bermasalah, melakukan kaji ulang dan mengevaluasi indikator aspek risiko dan kepatuhan untuk mengevaluasi penerapan *four eyes principles*, mengintensifkan rapat komite pemutus kredit untuk pemberian kredit dengan plafon besar, dan secara konsisten memantau kredit dalam rangka ekspansi kredit yang sehat dan berkualitas.

In conducting credit risk management, the Bank is very concerned of several things including human resource who is aware of the risks, transparent and gradual credit approval process by Credit Committee, procedures, criteria and a distinctive risk measuring tool, administration and complete documentation and continuously credit monitoring of loans quality, monitoring of debtors and taking actions needed to avoid the credit quality become non-performing loans (NPL), do intensive billing to non-performing debtors, reviewing and evaluating indicator of risk and compliance aspects for evaluating implementation of four eyes principles, intensify meeting of credit committee decision for giving credit with large credit limit, and consistently monitor credit in order to expand healthy and quality credit.

Selama tahun 2025 dan 2024, tidak terdapat pemberian kredit pihak ketiga tidak terkait yang melampaui Batas Maksimum Pemberian Kredit (BMPK) yang ditetapkan oleh Otoritas Jasa Keuangan.

During 2025 and 2024, there are no loans granted to third parties that exceed the Legal Lending Limit (LLL) required by Financial Services Authority.

Untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024, profil risiko kredit Bank berada pada peringkat 2 (dua).

For the years ended December 31, 2025 and 2024, rating of the loan risk profile is 2 (two), respectively.

a. Eksposur maksimum terhadap risiko kredit

Dalam aset keuangan yang diakui di laporan posisi keuangan, eksposur maksimum terhadap risiko kredit sama dengan nilai tercatatnya. Untuk bank garansi yang diterbitkan, eksposur maksimum terhadap risiko kredit adalah nilai yang harus dibayarkan oleh Bank jika kewajiban atas bank garansi yang diterbitkan terjadi atau terealisasi. Untuk komitmen kredit, eksposur maksimum atas risiko kredit adalah sebesar jumlah fasilitas yang belum ditarik dari nilai penuh fasilitas kredit yang telah disepakati (*committed*) kepada nasabah.

a. Maximum exposure to credit risk

The financial assets that are recognized in the statement of financial position, the maximum exposure to credit risk is equal to its carrying value. For bank guarantees issued, the maximum exposure to credit risk is a value that must be paid by the Bank if the liabilities for bank guarantees issued occur or be realized. For credit commitments, the maximum exposure to credit risk is equal to total amount of the undrawn commited credit granted to customers.

Tabel berikut menyajikan eksposur maksimum risiko kredit Bank atas instrumen keuangan pada laporan posisi keuangan (*on-balance sheet*) dan rekening administratif (*off-balance sheet*), tanpa memperhitungkan agunan yang dimiliki atau perlindungan kredit lainnya.

The following table presents the Bank's maximum exposure to credit risk on financial instruments in the statement of financial position (on-balance sheet) and administrative accounts (off-balance sheet), without taking into account collateral or other credit enchancement.

	2025	2024	
Laporan Posisi Keuangan			***Statement of Financial Position***
Giro pada Bank Indonesia	471.749.063.588	234.891.975.965	*Current accounts with Bank Indonesia*
Giro pada bank lain	161.807.809.247	55.886.046.531	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	450.000.000.000	2.649.927.104.595	*Placements with Bank Indonesia and other banks*
Efek-efek	7.539.264.196.170	2.847.269.591.360	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	288.948.983.326	288.657.110.000	*Securities purchased under resell agreement*
Kredit yang diberikan	9.140.730.961.024	7.478.034.532.114	*Loans*
Pendapatan bunga yang masih akan diterima	164.263.441.739	53.347.876.982	*Interest receivables*
Aset lain-lain	92.175.691.512	91.856.012.092	*Other assets*
Jumlah	**18.308.940.146.606**	**13.733.211.449.245**	***Total***
Rekening Administratif			***Administrative Accounts***
Fasilitas kredit kepada nasabah yang belum digunakan (Catatan 38)	6.653.705.301.710	2.337.457.472.020	*Unused loan facilities to debtors (Note 38)*
Jumlah	**6.653.705.301.710**	**2.337.457.472.020**	***Total***

b. Analisis konsentrasi risiko kredit

Bank mendorong adanya diversifikasi dari portofolio kreditnya pada berbagai wilayah geografis, industri, dan produk kredit sebagai upaya untuk meminimalkan risiko kredit.

b. Analysis of credit risk concentration

The Bank encourages the diversification of its loan portfolio in various geographic regions, industries, and credit products in an effort to minimize credit risk.

Tabel di bawah ini adalah konsentrasi kredit yang diberikan Bank yang menggambarkan pemberian kredit berdasarkan sektor ekonomi dan tujuan penggunaan kredit.

The following table is the Bank's loan concentration which describes loan based on economic sector and the intended use of credit.

Konsentrasi kredit yang diberikan Bank berdasarkan sektor ekonomi adalah sebagai berikut:

The Bank's loan concentration based on economic sector are as follows:

	2025		2024		
	Rp	%	Rp	%	
Sektor Ekonomi:					***Economic Sectors:***
Perdagangan Besar eceran	269.918.107.828	2,95	199.750.000.000	2,67	*Wholesale and retail*
Real estate, usaha persewaan dan jasa perusahaan	1.948.793.119.437	21,32	3.587.390.548.333	47,97	*Real estate leasing services and servicing company*
Industri pengolahan	1.889.019.064.789	20,67	1.448.750.650.366	19,37	*Manufacturing electricity*
Pertambangan dan penggalian	1.093.873.598.221	11,97	291.420.098.221	3,90	*Mining and excavation*
Rumah tangga	904.835.683.444	9,90	1.363.675.930.481	18,24	*Households*
Perantara keuangan	459.049.889.630	5,02	114.724.964.490	1,53	*Financial intermediaries*
Pertanian, perburuan dan kehutanan	418.355.701.427	4,58	328.218.365.385	4,39	*Agriculture, hunting and forestry*
Pengangkutan, pergudangan dan komunikasi	--	--	116.796.237.596	1,56	*Transportation,warehousing and communication*
Lain-lain	2.156.885.796.248	23,60	1.363.675.930.481	0,37	*Others*
Jumlah	**9.140.730.961.024**	**100**	**8.814.402.725.353**	**100**	***Total***

Konsentrasi kredit yang diberikan Bank berdasarkan jenis penggunaan kredit adalah sebagai berikut:

The Bank's loans concentration by types of the use of loan are as follows:

	2025		2024		
	Rp	%	Rp	%	
Jenis penggunaan					*Types of use*
Investasi	4.884.973.192.706	53,00	5.099.633.637.143	68,00	*Investment*
Modal Kerja	2.098.871.972.070	23,00	1.014.884.097.910	14,00	*Working Capital*
Konsumsi	2.156.885.796.248	24,00	1.363.516.797.061	18,00	*Consumer*
Jumlah	**9.140.730.961.024**	**100,00**	**7.478.034.532.114**	**100,00**	***Total***

c. Analisis risiko kredit

c. Credit risk analysis

Aset Keuangan yang Mengalami Penurunan Nilai Secara Individual

Aset keuangan yang mengalami penurunan nilai secara individual adalah aset keuangan yang signifikan secara individual dan telah terdapat bukti objektif bahwa penurunan nilai individual telah terjadi setelah pengakuan awal aset keuangan tersebut.

Sesuai kebijakan internal Bank, kredit yang ditentukan sebagai signifikan secara individual adalah kredit yang diberikan kepada debitur-debitur segmen komersial.

Financial Assets which Individually Impaired

Financial assets which impaired individually are financial assets that are individually significant and have objective evidence that an impairment individual has occurred after the initial recognition of the asset.

Corresponding to the Bank's internal policies, a loan is defined as individually significant is a loan given to debtors in commercial segment.

Aset Keuangan yang Tidak Signifikan Secara Individual dan Penurunan Nilainya Dinilai Secara Kolektif
Aset keuangan yang nilainya tidak signifikan secara individual adalah kredit dan piutang yang diberikan oleh Bank kepada debitur-debitur segmen ritel yaitu debitur kredit Usaha Mikro dan Kecil (UMK), kredit pembiayaan konsumen (termasuk kredit pembiayaan bersama), dan kredit kepemilikan dan perbaikan rumah.

Bank menentukan penurunan nilai aset keuangan yang tidak signifikan secara individual dan secara kolektif, dengan mengelompokkan aset keuangan tersebut berdasarkan karakteristik risiko yang serupa.

Nilai tercatat aset keuangan yang tidak signifikan secara individual dan penurunan nilainya dinilai secara kolektif yang telah jatuh tempo lebih dari 90 (sembilan puluh) hari pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp149.510.302.580 dan Rp60.904.461.753.

Aset Keuangan yang Lewat Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai
Termasuk dalam aset keuangan yang jatuh tempo dan tidak mengalami penurunan nilai adalah aset keuangan yang tidak mengalami penurunan nilai secara individual dan telah dikelompokkan berdasarkan karakteristik risiko yang serupa, untuk menilai penurunan nilainya secara kolektif atas kerugian yang telah terjadi. Pada 31 Desember 2025 dan 2024 masing-masing sebesar nihil.

d. Agunan
Tidak ada aset keuangan dan non-keuangan yang diperoleh Bank melalui pengambilalihan kepemilikan agunan yang merupakan jaminan terhadap aset keuangan yang dimiliki.

Financial Assets that is not Significant Individually is Assessed for Collective Impairment
Financial assets which is not individually significant are loans and receivables given by the Banks to debtors in retail segments, namely debtors Micro and Small Enterprises (SME), consumer financing loans (including credit co-financing) and housing loans.

The Bank determines the impairment of financial assets that are not significant individually and collectively, by classifying the financial assets based on similar credit risk characteristics.

The carrying values of financial assets that are not significant individually and collectively impaired that has been overdue for more than 90 (ninety) days as at December 31, 2025 and 2024 are Rp149,510,302,580 and Rp60,904,461,753, respectively.

Financial Assets That are Past Due But Not Impaired
Included in the financial assets that have past due and not impaired are financial assets that are not impaired on an individual basis and have been categorized based on similar credit risk characteristics, to assess impairment for losses collectively that have been incurred. As at December 31, 2025 and 2024 are nil, each.

d. Collateral
There are no financial and non-financial assets obtained by the Bank through the acquisition of ownership of collateral which is insurance against financial assets held.

e. Efek-efek untuk tujuan investasi

Informasi tentang kualitas kredit dari eksposur maksimum risiko kredit aset keuangan untuk tujuan investasi adalah sebagai berikut:

e. Marketable securities for investment purposes

Information about the credit quality of the maximum exposure to credit risk of financial assets for investment purposes are as follows:

	2025	2024	
Surat berharga Pemerintah			*Government securities*
Investment grade	5.761.842.061.630	1.082.220.087.084	*Investment grade*
Surat berharga korporasi			*Corporate securities*
Investment grade	48.424.950.000	--	*Investment grade*
Nilai wajar	**5.810.267.011.630**	**1.082.220.087.084**	***Fair value***

Risiko Pasar

Risiko pasar (*market risk*) merupakan risiko yang timbul karena adanya pergerakan variabel pasar (*adverse movement*) dari portofolio yang dimiliki oleh Bank, yang merugikan Bank.

Market Risk

Market risk is the risk arising from movement in market variables (adverse movement) of the portfolio held by the Bank, which adverse the Bank.

a. Risiko tingkat suku bunga

Komponen utama kewajiban Bank yang sensitif terhadap pergerakan tingkat suku bunga adalah simpanan nasabah, sedangkan aset Bank yang sensitif adalah obligasi pemerintah, efek-efek untuk tujuan investasi, dan kredit yang diberikan.

ALCO secara berkala memantau perkembangan pasar dan menyesuaikan tingkat suku bunga simpanan dan kredit yang diberikan.

Bank melakukan pengukuran IRRBB (*Interest Rate Risk in the Banking Book*) untuk mengetahui dampak perubahan suku bunga terhadap EVE (*Economic Value of Equity*) dan NII (*Net Interest Income*) dengan menghitung gap antara RSA (*Rate Sensitive Asset*) dan RSL (*Rate Sensitive Liabilities*).

Banking book adalah semua aset keuangan/posisi lainnya yang tidak termasuk dalam *trading book*. Untuk pengukuran risiko suku bunga pada *trading book*, Bank menggunakan metode standar Bank Indonesia untuk perhitungan pelaporan KPMM Bank.

Bank menentukan tingkat suku bunga simpanan nasabah berdasarkan kondisi pasar dan persaingan dengan memantau pergerakan tingkat suku bunga acuan dan suku bunga yang ditawarkan oleh bank

a. Interest rate risk

The main components of the Bank's liabilities which are sensitive to movements in interest rates are deposit from customers, while the Bank's sensitive assets are government bonds, securities for investment purposes, and loans.

ALCO regularly monitors the market developments and adjusts the interest rates on provided deposits and loans.

The Bank performs IRRBB (Interest Rate Risk in the Banking Book) measurements to determine the impact of changes in interest rate on EVE (Economic Value of Equity) and NII (Net Interest Income) by calculating the gap between RSA (Rate Sensitive Assets) and RSL (Rate Sensitive Liabilities).

Banking book is that all financial assets/other positions that are not included in trading book. For the measurement of interest rate risk in the trading book, the Bank uses the standard method for the calculation of Bank Indonesia reporting CAR of the Bank.

The Bank determines interest rates on deposits from customers based on market conditions and competition by monitoring the movement of the reference rate and interest rates offered by competing banks.

pesaing. Tingkat suku bunga simpanan pada umumnya bervariasi tergantung pada jangka waktu dan besarnya simpanan. Tingkat suku bunga giro dan tabungan bersifat mengambang dan ditinjau secara berkala sesuai dengan kondisi pasar, sedangkan tingkat suku bunga deposito berjangka bersifat tetap, sesuai dengan jangka waktunya. Tingkat suku bunga kredit ditetapkan dengan menambahkan marjin tertentu atas biaya pendanaan Bank (termasuk biaya pendanaan GWM).

Interest rates on deposits generally vary depending on the duration and amount of savings. The interest rates on current and savings accounts are floating and reviewed periodically in accordance with market conditions, while the time deposit interest rate is fixed, according to the time period. Credit interest rate is determined by adding a certain margin above the Bank's funding costs (including the financing costs GWM).

Risiko tingkat suku bunga arus kas adalah risiko dimana arus kas masa depan dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Risiko nilai wajar suku bunga adalah risiko dimana nilai wajar dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Bank memiliki eksposur terhadap fluktuasi tingkat suku bunga pasar yang berlaku, baik atas risiko nilai wajar maupun arus kas.

Interest rate risk of cash flow is the risk that the future cash flows of a financial instrument fluctuate because of changes in market interest rates. Fair value interest rate risk is the risk that the fair value of a financial instrument fluctuated because of changes in market interest rates. The Bank has exposure to fluctuations in market interest rates, either over fair value or cash flow risk.

Tabel berikut merangkum aset dan liabilitas keuangan Bank (tidak untuk tujuan diperdagangkan) pada nilai tercatat, yang dikelompokkan menurut mana yang lebih awal antara tanggal *repricing* atau tanggal jatuh tempo kontraktual.

The following table summarizes the Bank's assets and financial liabilities (that are not for trading purposes) in carrying amount, classified according to which is the earlier of the date of repricing or contractual maturity date.

	2025						
	Suku Bunga Mengambang/ *Floating Interest Rate*		Suku Bunga Tetap/*Fixed Interest Rate*				
	< 3 bulan/ *< 3 months*	> 3 bulan/ *> 3 months*	< 3 bulan/ *< 3 months*	> 3 bulan - 1 tahun/ *> 3 month - 1 year*	> 1 tahun/ *> 1 year*	Tidak dikenakan bunga/ *Non-interest bearing*	
ASET KEUANGAN							***FINANCIAL ASSETS***
Giro pada Bank Indonesia	--	--	--	--	--	471.749.063.588	*Current account with Bank Indonesia*
Giro pada bank lain	161.807.809.247	--	--	--	--	--	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	--	--	450.000.000.000	--	--	--	*Placements with Bank Indonesia and other banks*
Efek-efek	--	--	1.725.572.234.540	--	5.017.396.961.630	--	*Marketable securities*
Kredit yang diberikan	938.336.841.746	6.045.571.564.107	953.287.380.432	1.203.535.174.739	--	--	*Loans*
Jumlah aset keuangan	1.100.144.650.993	6.045.571.564.107	3.128.859.614.972	1.203.535.174.739	5.017.396.961.630	471.749.063.588	*Total financial assets*
LIABILITAS KEUANGAN							***FINANCIAL LIABILITIES***
Simpanan nasabah	1.478.846.370.231	--	7.703.338.490.892	331.905.203.452	4.899.045.552	--	*Deposits from customers*
Simpanan dari bank lain	46.886.818	--	300.000.000.000	--	--	--	*Deposits from other banks*
Jumlah liabilitas keuangan	1.478.893.257.049	--	8.003.338.490.892	331.905.203.452	4.899.045.552	--	*Total financial liabilities*
***Gap repricing* suku bunga**	**(378.748.606.056)**	**6.045.571.564.107**	**(4.874.478.875.920)**	**871.629.971.287**	**5.012.497.916.078**	**471.749.063.588**	***Interest rate repricing gap***

	2024						
	Suku Bunga Mengambang/ *Floating Interest Rate*		Suku Bunga Tetap/*Fixed Interest Rate*				
	< 3 bulan/ *< 3 months*	> 3 bulan/ *> 3 months*	< 3 bulan/ *< 3 months*	> 3 bulan - 1 tahun/ *> 3 month - 1 year*	> 1 tahun/ *> 1 year*	Tidak dikenakan bunga/ *Non-interest bearing*	
ASET KEUANGAN							***FINANCIAL ASSETS***
Giro pada Bank Indonesia	234.891.975.965	--	--	--	--	--	*Current account with Bank Indonesia*
Giro pada bank lain	55.886.046.531	--	--	--	--	--	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	--	--	2.649.927.104.595	--	--	--	*Placements with Bank Indonesia and other banks*
Efek-efek	--	--	--	--	2.847.269.591.360	--	*Marketable securities*
Kredit yang diberikan	340.891.668.107	5.890.747.808.889	104.679.923.418	347.999.942.189	793.715.189.511	--	*Loans*
Jumlah aset keuangan	631.669.690.603	5.890.747.808.889	2.754.607.028.013	347.999.942.189	3.640.984.780.871	--	*Total financial assets*
LIABILITAS KEUANGAN							***FINANCIAL LIABILITIES***
Simpanan nasabah	778.608.031.516	--	5.162.265.229.939	151.564.533.040	2.680.242.538	--	*Deposits from customers*
Simpanan dari bank lain	5.224.465.439	--	52	--	--	--	*Deposits from other banks*
Jumlah liabilitas keuangan	783.832.496.955	--	5.162.265.229.991	151.564.533.040	2.680.242.538	--	*Total financial liabilities*
***Gap repricing* suku bunga**	**(152.162.806.352)**	**5.890.747.808.889**	**(2.407.658.201.978)**	**196.435.409.149**	**3.638.304.538.333**	**--**	***Interest rate repricing gap***

b. Analisis sensitivitas

Berdasarkan laporan *repricing gap*, Bank melakukan analisis sensitivitas terhadap setiap perubahan (naik atau turun) suku bunga secara paralel sebesar 4% (empat persen), dengan asumsi:

- Perubahan suku bunga komponen aset sama besar dengan perubahan suku bunga komponen liabilitas; dan
- Perubahan yang sama besar untuk setiap jangka waktu pada *yield curve* (*parallel yield curve movement*).

Analisis sensitivitas ini dilakukan secara berkala setiap bulan untuk kepentingan ALCO. Tabel berikut menunjukkan sensitivitas atas kemungkinan perubahan tingkat suku bunga pasar, dengan variabel lain dianggap tetap, terhadap pendapatan bunga neto:

b. Sensitivity analysis

Based on repricing gap report, the Bank conducts a sensitivity analysis to each interest rate change (increase or decrease) in parallel of 4% (four percent), with the following assumptions:

- *The changes in interest rates on asset components equal to the liability component changes in interest rates; and*
- *The simillar changes for each length of time on the yield curve (parallel yield curve movement).*

This sensitivity analysis was carried out on a regular basis every month for the benefit of ALCO. The following table shows the sensitivity to the possibility of changes in market interest rates, with other variables held constant, to the net interest income:

	2025	2024	
Penurunan pendapatan bunga neto karena kenaikan suku bunga 4% secara paralel	(52.977.174.215)	(17.607.385.638)	*Decrease on net interest income due to parallel increase 4% of interest rate*
Kenaikan pendapatan bunga neto karena penurunan suku bunga 4% secara paralel	52.977.174.215	17.607.385.638	*Increase on net interest income due to parallel decrease 4% of interest rate*

Bank melakukan pengukuran risiko suku bunga dengan menggunakan metodologi yang dapat mengidentifikasi risiko suku bunga dari portofolio aset dan liabilitas yang sensitif terhadap perubahan suku bunga.

The Bank measures interest rate risk by using method that can identify interest rate risk from portfolio of asset and liabilities that sensitive to the change of interest rate.

Pemantauan atas eksposur Bank terhadap risiko pasar dilakukan oleh *Asset and Liability Committee* (ALCO) dengan melakukan pengendalian (*Asset and Liability Management* (ALMA) atas eksposur risiko pasar dalam parameter yang dapat diterima serta memaksimalkan tingkat pengembalian atas risiko.

Monitoring of the Bank's exposure to market risk is performed by Asset and Liability Committee (ALCO) by controlling (Asset and Liability Management (ALMA) the market risk exposure in a parameter that can be accepted as well as maximizing rate of return of the risk.

Untuk tahun yang berakhir 31 Desember 2025 dan 2024 profil risiko pasar Bank berada pada peringkat 2 (dua).

For the year's ended December 31, 2025 and 2024 rating of the Bank's market risk profile is 2 (two).

c. *Excess* modal Bank

Perhitungan *excess* modal Bank dilakukan dengan menghitung modal bank secara total dan menguranginya dengan 9,90% dari total ATMR (Kredit + Pasar + Operasional). *Excess* modal ini yang kemudian dibagi terhadap masing-masing risiko pasar nilai tukar dan suku bunga untuk melihat berapa besar kemampuan *coverage* modal Bank (diluar *regulatory requirement*) apabila terjadi kerugian sebesar risiko yang telah dihitung.

c. The Bank's excess capital

The calculation of the Bank's excess capital is conducted by calculating the Bank's total capital and reduce with 9,90% of the total risk weighted assets (RWA) (Credit + Market + Operational). This excess capital is then divided by the respective market exchange risk and interest rate risk to measure the Bank's capital-coverage-ability (exclude regulatory requirement) in the event of loss of the amount to the risk that has been calculated

Tabel dibawah ini menunjukkan *excess* modal Bank (tidak diaudit)

The table below shows the Bank's excess capital (unaudited).

	Jumlah Modal/ *Total Capital*	9,90%*Total ATMR / *9,90%*Total RWA*	Excess Modal/ *Excess Capital*	
2025 - Desember	7,479,453,000,000	1,011,210,513,000	6,468,242,487,000	*2025 - December*
2024 - Desember	7,188,188,000,000	861,768,542,250	6,326,419,457,750	*2024 - December*

Risiko Likuiditas

Risiko likuiditas muncul sebagai akibat dari *mismatch* struktur aset dan liabilitas Bank. Bank mengelola risiko likuiditas untuk memastikan kemampuan dalam memenuhi liabilitas kepada nasabah atau pihak lawan yang jatuh tempo dengan menjaga dan mempertahankan jumlah aset likuid yang cukup untuk membayar simpanan para nasabah, penyediaan dana dalam rangka pemberian kredit, pemenuhan kebutuhan likuiditas operasional, dan menjaga agar jumlah aset yang jatuh tempo pada setiap periode dapat menutupi jumlah liabilitas yang jatuh tempo.

Liquidity Risk

Liquidity risk arises as a result of the structural mismatch of assets and liabilities of the Bank. The Bank manages liquidity risk to ensure the ability to meet obligations to customers or counterparty when due by keeping and maintaining the amount of liquid assets sufficient to pay the deposits from customers, to provide funds for lending, to supply of liquidity for operations, and to keep the amount of assets that matured in each period can cover the amount of matured liabilities.

Pengelolaan likuiditas Bank dilakukan dengan mengalokasikan penempatan dana pada Cadangan Utama (*Primary Reserve*), Cadangan Sekunder (*Secondary Reserve*), dan Cadangan Tertier (*Tertiary Reserve*) sesuai dengan kriteria dan limit yang

The Bank's liquidity management is conducted by allocating the placement of funds in the Primary Reserve, Secondary Reserve, and Tertiary Reserve in accordance with the specified criteria and limits. The function of the overall management of liquidity is conducted by

ditetapkan. Fungsi pengelolaan kebutuhan likuiditas secara keseluruhan dilakukan oleh ALCO dan secara operasional oleh Divisi Treasuri.

ALCO and operationally by the Treasury Division.

Bank melakukan pengukuran risiko likuiditas dengan menggunakan perkiraan arus kas, *maturity profile,* dan rasio likuiditas.

The Bank measures liquidity risk using estimated cash flows, maturity profile, and liquidity risk.

Dalam pengukuran tersebut juga dilakukan *stress testing* untuk rangka mengetahui tingkat kemampuan Bank dalam menghadapi tekanan likuiditas pada kondisi pasar yang tidak normal.

The measurements also perform stress testing in order to determine the level of Bank's ability in facing liquidity pressures in unusual market conditions.

Untuk mengantisipasi meningkatnya risiko likuiditas, upaya pengelolaan *secondary reserve* Bank dilaksanakan dengan lebih hati-hati sejalan dengan kondisi *Loan to Funding Ratio* (LFR) sehingga kondisi likuiditas secara keseluruhan dapat tetap terjaga dan terkendali.

To anticipate the increasing liquidity risk, the Bank's secondary reserve management is undertaken more carefully in line with the Loan to Funding Ratio (LFR) so that the overall liquidity conditions can be maintained and controlled.

Untuk tahun yang berakhir 31 Desember 2025 dan 2024, profil risiko likuiditas Bank berada pada peringkat 2 (dua).

For the year ended December 31, 2025 and 2024, rating of the Bank's liquidity risk profile 2 (two).

Tabel berikut menyajikan arus kas kontraktual yang tidak didiskontokan dari liabilitas keuangan dan rekening administratif Bank berdasarkan periode tersisa sampai dengan tanggal jatuh tempo kontraktual.

The following table presents the cash flows from the contractual undiscounted financial liabilities and the Bank's administrative accounts based on the period remaining until the contractual maturity date.

	2025					
	Nilai tercatat/ *Carrying amount*	Sampai dengan 1 bulan/ *Until 1 month*	> 1 - 3 bulan/ *> 1 - 3 months*	> 3 bulan - 1 tahun/ *> 3 months - 1 year*	> 1 - 5 tahun/ *> 1 - 5 years*	
Liabilitas Keuangan						***Financial Liabilities***
Simpanan nasabah	9.518.989.110.127	8.474.453.072.287	707.731.788.836	331.905.203.452	4.899.045.552	*Deposits from customer*
Simpanan bank lain	300.046.886.818	300.046.886.818	--	--	--	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	754.055.951.480	754.055.951.480	--	--	--	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	39.875.423.504	39.875.423.504	--	--	--	*Accrued interests*
Liabilitas lain-lain	19.111.644.252	19.111.644.252	--	--	--	*Other liabilities*
Jumlah	**10.632.079.016.181**	**9.587.542.978.341**	**707.731.788.836**	**331.905.203.452**	**4.899.045.552**	***Total***
Rekening Administratif						***Administrative Accounts***
Fasilitas nasabah yang belum digunakan	3.361.505.240.280	767.183.258.337	--	1.244.629.771.237	1.349.692.210.706	*Unused facilities*
Jumlah	**3.361.505.240.280**	**767.183.258.337**	**--**	**1.244.629.771.237**	**1.349.692.210.706**	***Total***

	2024					
	Nilai tercatat/ *Carrying amount*	Sampai dengan 1 bulan/ *Until 1 month*	> 1 - 3 bulan/ *> 1 - 3 months*	> 3 bulan - 1 tahun/ *> 3 months - 1 year*	> 1 - 5 tahun/ *> 1 - 5 years*	
Liabilitas Keuangan						***Financial Liabilities***
Simpanan nasabah	6.095.118.037.033	4.805.199.710.003	1.135.673.551.452	151.564.533.040	2.680.242.538	*Deposits from customer*
Simpanan bank lain	5.224.465.439	5.224.465.439	--	--	--	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	286.521.752.188	286.521.752.188	--	--	--	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	15.674.141.519	15.674.141.519	--	--	--	*Accrued interests*
Liabilitas lain-lain	37.886.478.380	37.886.478.380	--	--	--	*Other liabilities*
Jumlah	**6.440.424.874.559**	**5.150.506.547.529**	**1.135.673.551.452**	**151.564.533.040**	**2.680.242.538**	***Total***
Rekening Administratif						***Administrative Accounts***
Fasilitas nasabah yang belum digunakan	2.337.457.472.020	1.498.387.478.307	--	152.115.983.932	686.954.009.781	*Unused facilities*
Jumlah	**2.337.457.472.020**	**1.498.387.478.307**	**--**	**152.115.983.932**	**686.954.009.781**	***Total***

Tabel analisis likuiditas (sisa jangka waktu jatuh tempo) dari aset dan liabilitas Bank pada tanggal 31 Desember 2025 dan 2024:

Table of liquidity analysis remaining (maturity time) as at December 31, 2025 and 2024:

	2025						
			Jatuh tempo/*Maturity*				
	Saldo/ *Amount*	Lain-lain/ *Others*	Sampai dengan 1 tahun/ *Until 1 year*	1 - 2 tahun/ *1 - 2 years*	2 - 5 tahun/ *2 - 5 years*	> 5 tahun/ *> 5 years*	
ASET KEUANGAN							***FINANCIAL ASSETS***
Kas	2.571.705.700	--	2.571.705.700	--	--	--	*Cash*
Giro pada Bank Indonesia	471.749.063.588	--	471.749.063.588	--	--	--	*Current account with Bank Indonesia*
Giro pada bank lain	163.206.189.820	--	163.206.189.820	--	--	--	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	450.000.000.000	--	450.000.000.000	--	--	--	*Placements with Bank Indonesia and other banks*
Efek-efek	7.539.264.196.170	--	1.725.572.234.540	--	274.807.050.000	5.538.884.911.630	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	288.657.110.000	--	288.657.110.000	--	--	--	*Securities purchased under resell agreement*
Kredit yang diberikan	9.140.730.961.024	--	3.011.310.836.295	66.614.583.336	1.288.228.599.636	4.774.576.941.757	*Loans*
Pendapatan bunga yang masih akan diterima	164.263.441.739	164.263.441.739	--	--	--	--	*Interest receivables*
Aset lain-lain	92.175.691.512	92.175.691.512	--	--	--	--	*Other assets*
Jumlah aset	**18.312.618.359.553**	**256.439.133.251**	**6.113.067.139.943**	**66.614.583.336**	**1.563.035.649.636**	**10.313.461.853.387**	***Total assets***
LIABILITAS KEUANGAN							***FINANCIAL LIABILITIES***
Liabilitas segera	237.400.187.955	--	237.400.187.955	--	--	--	*Obligations due Immediately*
Giro	540.588.332.347	--	540.588.332.347	--	--	--	*Current accounts*
Tabungan	938.258.037.884	--	938.258.037.884	--	--	--	*Saving deposits*
Deposito berjangka	8.040.142.739.896	--	8.035.243.694.344	4.899.045.552	--	--	*Time deposits*
Simpanan dari bank lain	300.046.886.818	--	300.046.886.818	--	--	--	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	754.055.951.480	--	754.055.951.480	--	--	--	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	39.875.423.504	--	39.875.423.504	--	--	--	*Accrued interests*
Liabilitas lain-lain	19.111.644.252	19.111.644.252	--	--	--	--	*Other liabilities*
Jumlah liabilitas	**10.869.479.204.136**	**19.111.644.252**	**10.845.468.514.332**	**4.899.045.552**	**--**	**--**	***Total liabilities***
Jumlah aset (liabilitas) keuangan - neto	**7.443.139.155.417**	**237.327.488.999**	**(4.732.401.374.389)**	**61.715.537.784**	**1.563.035.649.636**	**10.313.461.853.387**	***Total financial assets (liabilities) - net***

	2024						
			Jatuh tempo/*Maturity*				
	Saldo/ *Amount*	Lain-lain/ *Others*	Sampai dengan 1 tahun/ *Until 1 year*	1 - 2 tahun/ *1 - 2 years*	2 - 5 tahun/ *2 - 5 years*	> 5 tahun/ *> 5 years*	
ASET KEUANGAN							***FINANCIAL ASSETS***
Kas	1.955.245.700	--	1.955.245.700	--	--	--	*Cash*
Giro pada Bank Indonesia	234.891.975.965	--	234.891.975.965	--	--	--	*Current account with Bank Indonesia*
Giro pada bank lain	55.830.160.485	--	55.830.160.485	--	--	--	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.649.927.104.595	--	2.649.927.104.595	--	--	--	*Placements with Bank Indonesia and other banks*
Efek-efek	2.847.269.591.360	--	1.764.382.591.360	--	--	1.082.887.000.000	*Marketable securities*
Efek-efek yang dijual dengan janji dibeli kembali	288.657.110.000	--	288.657.110.000	--	--	--	*Securities sold under repurchased agreement*
Kredit yang diberikan	7.478.034.532.114	--	2.260.841.541.773	937.198.500.487	3.255.823.851.893	1.024.170.637.961	*Loans*
Pendapatan bunga yang masih akan diterima	53.347.876.982	53.347.876.982	--	--	--	--	*Interest receivables*
Aset lain-lain	91.856.012.092	91.856.012.092	--	--	--	--	*Other assets*
Jumlah aset	**13.701.769.609.293**	**145.203.889.074**	**7.256.485.729.878**	**937.198.500.487**	**3.255.823.851.893**	**2.107.057.637.961**	***Total assets***
LIABILITAS KEUANGAN							***FINANCIAL LIABILITIES***
Liabilitas segera	199.060.602.051	--	199.060.602.051	--	--	--	*Obligations due Immediately*
Giro	85.335.979.606	--	85.335.979.606	--	--	--	*Current accounts*
Tabungan	693.272.051.910	--	693.272.051.910	--	--	--	*Saving deposits*
Deposito berjangka	5.316.510.005.517	--	5.313.829.762.979	2.680.242.538	--	--	*Time deposits*
Simpanan dari bank lain	5.224.465.439	--	5.224.465.439	--	--	--	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	286.521.752.188	--	286.521.752.188	--	--	--	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	15.674.141.519	--	15.674.141.519	--	--	--	*Accrued interests*
Liabilitas lain-lain	37.886.478.380	37.886.478.380	--	--	--	--	*Other liabilities*
Jumlah liabilitas	**6.639.485.476.610**	**37.886.478.380**	**6.598.918.755.692**	**2.680.242.538**	**--**	**--**	***Total liabilities***
Jumlah aset (liabilitas) keuangan - neto	**7.062.284.132.683**	**107.317.410.694**	**657.566.974.186**	**934.518.257.949**	**3.255.823.851.893**	**2.107.057.637.961**	***Total financial assets (liabilities) - net***

Risiko Operasional

Risiko operasional adalah risiko yang disebabkan adanya ketidakcukupan dan/atau tidak berfungsinya proses internal (kebijakan, sistem dan prosedur), kesalahan sistem, kesalahan manusia, atau adanya problem eksternal yang mempengaruhi operasional Bank. Untuk meminimalisasi risiko operasional pada setiap aktivitas fungsional, maka Bank menyusun kebijakan dan prosedur serta penetapan limit yang ditujukan untuk memantau secara intensif kerugian risiko operasional pada seluruh aspek operasional Bank.

Untuk tahun yang berakhir 31 Desember 2025 dan 2024, profil risiko operasional Bank masing-masing berada pada peringkat 2 (dua).

Penerapan *Risk and Control Self Assessment* (RCSA) pada seluruh satuan kerja di Bank ditujukan untuk membantu satuan kerja sebagai langkah pertahanan awal (*first line of defense*) dalam mengidentifikasi dan mengukur secara independent risiko operasional pada aktivitas fungsionalnya, melakukan pemantauan dan penetuan langkah-langkah perbaikan atau rencana tindak lanjut kedepan.

Operational Risk

Operational risk is the risk which is caused by insufficiency and/or disfunction of internal process (policy, system and procedure), system error, human error, or external problem, which influences the Bank's operation. To minimize operational risks in each functional activity, the Bank formulates policies and procedures and limits that are designated for intensive monitoring of operational losses risk in all aspects of the Bank's operations.

For the year ended December 31, 2025 and 2024, rating of the Bank's operational risk profile is 2 (two), respectively.

Risk and Control Self Assessment (RCSA) implementation on all working unit in the Bank is intended to help the working unit as a first line of defense in identifying and measuring operational risk independently on functional activities, monitoring and determining improvement steps or future action.

Satuan Kerja Manajemen Risiko (SKMR) sebagai *second line of defense* bertanggung jawab dalam melakukan pengembangan dan pengimplementasian kebijakan/prosedur, pengawasan, pengkajian, dan melakukan pemantauan proses manajemen risiko sebagai pedoman dalam penerapan manajemen risiko dengan mendukung satuan kerja operasional dalam mengembangkan kepedulian dan kepatuhan terhadap prinsip-prinsip manajemen risiko. Hal itu dilakukan pula dengan memanfaatkan hasil penilaian terhadap konsistensi pelaksanaan proses dan kecukupan pengendalian internal dalam penerapan risiko yang dilakukan oleh Satuan Kerja Audit Internal (SKAI).

Risk Management Unit (SKMR) as second line of defense responsible on improving and implementing policies/procedures, supervision, assessment, and monitoring risk management process as guidance in implementation risk management and support operational units in improving the consideration and compliance to management risk principle. It is also conducted by utilizing the assessment result of the Internal Audit unit (SKAI) on the process implementation consistency and the adequacy of internal control on risk implementation.

Risiko Lainnya

1. Risiko kepatuhan merupakan risiko yang disebabkan akibat Bank tidak mematuhi ketentuan perundang-undangan yang berlaku. Bank mengelola risiko kepatuhan dengan melakukan penelaahan secara komprehensif untuk memastikan kesesuaian kebijakan standar operasi dan prosedur serta pengembangan produk baru dengan peraturan eksternal. Satuan kerja kepatuhan telah melaksanakan pengkajian dalam rangka mencegah penyimpangan terhadap peraturan perundangan-undangan dan ketentuan lain yang berlaku meliputi tindakan:
   - Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
   - Mengelola risiko kepatuhan yang dihadapi oleh Bank, tindakan mengelola risiko kepatuhan dilaksanakan dengan mengacu pada ketentuan Bank Indonesia mengenai manajemen risiko bagi bank umum;
   - Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan (OJK) dan atau otoritas pengawas lain yang berwenang.

   Untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024, profil risiko kepatuhan Bank berada pada peringkat 2 (dua).

Other Risks

1. Compliance risk is a risk that arises because the Bank does not comply with legislation implementation. The Bank manages compliance risk by performing a comprehensive review to ensure comformity with standard operating policy and procedure and development of new product with external regulation. Compliance unit has implemented assessment, in order to prevent irregularities to the applicable legislation and the other regulation, including:

   - *Realizing the implementation of compliance culture in all organization and business level in the Bank;*
   - *Managing compliance risks that faced by the Bank, compliance risk management actions implemented by referring to Bank Indonesia's regulation regarding risk management for commercial banks;*
   - *Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority (OJK) and/or other supervisory authority.*

   For the years ended December 31, 2025 and 2024, rating of the Bank's compliance risk profile are 2 (two).

2. Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain berupa tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak terpenuhinya syarat sah kontrak dan pengikatan agunan yang tidak sempurna.

   Bank mengelola risiko hukum dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum melalui:
   - Peninjauan secara berkala dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum;
   - Pengembangan budaya kepatuhan dan kepedulian terhadap risiko hukum kepada seluruh pegawai pada setiap jenjang organisasi secara berkelanjutan.

   Untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024, profil hukum Bank berada pada peringkat 2 (dua).

3. Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank atau persepsi negatif terhadap Bank. Identifikasi risiko reputasi dilakukan pada faktor-faktor risiko yang melekat pada aktivitas fungsional yang mencakup keterbukaan (*disclosure requirement*), keluhan nasabah terhadap pelayanan Bank, perilaku karyawan Bank dalam melayani nasabah dan sistem komunikasi Bank serta seluruh aktivitas perbankan.

   Untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024, profil risiko reputasi Bank berada pada peringkat 2 (dua).

2. Legal risk is a risk which is caused by the weakness of juridical aspect, such as lawsuits, lack of supporting legislation or the weakness in engagement as unfulfillment of legitimate contract terms and imperfect binding collateral.

The Bank manages legal risk by ensuring all activities and relationship of business activities of the Bank with third parties based on the regulation and requirements that can protect the Bank in terms of the law through:
- *Periodic reviews to ensure that all activities and relationship of business activities of the Bank with third parties based on the rules and requirements that can protect the interests of the Bank in terms of the law;*
- *Development of compliance culture and awareness to legal risks to all employees at every level of the organization sustainably.*

For the years ended December 31, 2025 and 2024, rating of the Bank's legal risk profile is 2 (two).

3. Reputation risk is a risk that caused by negative publicity related to the business activities of the Bank or negative perceptions to the Bank. Reputation risk identification performed on the factor of inherent risk in the functional activities that include transparency (disclosure requirement), customer complaints to the Bank's services, behavior of the Bank's employees in serving customers and communication systems of the Bank and the whole banking system.

For the years ended December 31, 2025 and 2024, rating of the Bank's reputation risk profile is 2 (two).

4. Risiko strategis adalah risiko antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank yang tidak tepat, pengambilan keputusan rencana bisnis yang tidak tetap atau kurang responsifnya Bank terhadap perubahan eksternal. Pengelolaan risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan secara kolektif dan komprehensif oleh Direksi dan Komite-komite yang telah dibentuk serta memantau realisasi rencana strategis dengan membandingkan target yang akan dicapai dan memastikan bahwa risiko yang akan diambil masih dalam batas toleransi.

   Untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024, profil risiko strategis Bank berada pada peringkat 2 (dua).

4. Strategic risk is the risk caused by the establishment and implementation from inaccurate Bank's strategy, business plan decision-making that is not fixed or lack of the Bank's responsiveness to external changes. Management of strategic risk through the consideration and decision-making process of each policy collectively and comprehensively by the Board of Directors and Committees that have been set up and monitoring the realization of strategic plan by comparing the target to be achieved and ensure that the risk that retrieved is still within tolerance limit.

For the years ended December 31, 2025 and 2024, rating of the Bank's strategic risk profile is 2 (two).

42. Aset Dan Liabilitas Keuangan / *42. Financial Assets And Liabilities*

	2025						
	Aset keuangan pada nilai wajar melalui laba atau rugi/ *Financial assets at fair value through profit or loss*	Aset keuangan pada biaya perolehan diamortisasi/ *Financial assets at amortized cost*	Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain/ *Financial assets at fair value through other comprehensive income*	Liabilitas keuangan diamortisasi/ *Financial liabilities at amortized cost*	Jumlah nilai tercatat/ *Total carrying amount*	Jumlah nilai wajar/ *Total fair value*	
Aset							***Assets***
Kas	--	2.571.705.700	--	--	2.571.705.700	2.571.705.700	*Cash*
Giro pada Bank Indonesia	--	471.749.063.588	--	--	471.749.063.588	471.749.063.588	*Current account with Bank Indonesia*
Giro pada bank lain	--	163.369.559.380	--	--	163.369.559.380	163.369.559.380	*Current account with other banks*
Penempatan pada Bank Indonesia dan Bank lain	--	450.000.000.000	--	--	450.000.000.000	450.000.000.000	*Placements with Bank Indonesia and other banks*
Efek-efek:							*Marketable securities:*
Nilai wajar melalui penghasilan komprehensif lain	--	--	7.539.264.196.170	--	7.539.264.196.170	7.539.264.196.170	*Fair value through other comprehensive income*
Efek-efek yang dibeli dengan janji dijual kembali	--	288.948.983.326	--	--	288.948.983.326	288.948.983.326	*Securities purchased under agreement to resell*
Kredit yang diberikan	--	9.140.730.961.024	--	--	9.140.730.961.024	9.140.730.961.024	*Loans*
Pendapatan bunga yang masih akan diterima	--	164.263.441.739	--	--	164.263.441.739	164.263.441.739	*Interest receivables*
Aset lain-lain	--	92.175.691.512	--	--	92.175.691.512	92.175.691.512	*Other assets*
Jumlah aset keuangan	**--**	**10.773.809.406.269**	**7.539.264.196.170**	**--**	**18.313.073.602.439**	**18.313.073.602.439**	***Total financial assets***
Liabilitas							***Liabilities***
Liabilitas segera	--	--	--	237.400.187.955	237.400.187.955	237.400.187.955	*Obligations due immediately*
Simpanan nasabah:							*Deposits from customers:*
Giro	--	--	--	540.588.332.347	540.588.332.347	540.588.332.347	*Current accounts*
Tabungan	--	--	--	938.261.835.828	938.261.835.828	938.261.835.828	*Savings deposits*
Deposito	--	--	--	8.040.142.739.896	8.040.142.739.896	8.040.142.739.896	*Time deposits*
Simpanan dari bank lain	--	--	--	300.046.886.818	300.046.886.818	300.046.886.818	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	--	--	754.055.951.480	--	754.055.951.480	754.055.951.480	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	--	--	--	39.875.423.504	39.875.423.504	39.875.423.504	*Accrued interests*
Liabilitas lain-lain	--	--	--	19.111.644.252	19.111.644.252	19.111.644.252	*Other liabilities*
Jumlah liabilitas keuangan	**--**	**--**	**754.055.951.480**	**10.115.427.050.600**	**10.869.483.002.080**	**10.869.483.002.080**	***Total financial liabilities***

	2024						
	Aset keuangan pada nilai wajar melalui laba atau rugi/ *Financial assets at fair value through profit or loss*	Aset keuangan pada biaya perolehan diamortisasi/ *Financial assets at amortized cost*	Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain/ *Financial assets at fair value through other comprehensive income*	Liabilitas keuangan diamortisasi/ *Financial liabilities at amortized cost*	Jumlah nilai tercatat/ *Total carrying amount*	Jumlah nilai wajar/ *Total fair value*	
Aset							***Assets***
Kas	--	1.955.245.700	--	--	1.955.245.700	1.955.245.700	*Cash*
Giro pada Bank Indonesia	--	234.891.975.965	--	--	234.891.975.965	234.891.975.965	*Current account with Bank Indonesia*
Giro pada bank lain	--	55.886.046.531	--	--	55.886.046.531	55.886.046.531	*Current account with other banks*
Penempatan pada Bank Indonesia dan Bank lain	--	2.649.927.104.595	--	--	2.649.927.104.595	2.649.927.104.595	*Placements with Bank Indonesia and other banks*
Efek-efek:							*Marketable securities:*
Nilai wajar melalui penghasilan komprehensif lain	--	--	2.847.269.591.360	--	2.847.269.591.360	2.847.269.591.360	*Fair value through other comprehensive income*
Efek-efek yang dibeli dengan janji dijual kembali	--	288.657.110.000	--	--	288.657.110.000	288.657.110.000	*Securities purchased under agreement to resell*
Kredit yang diberikan	--	7.478.034.532.114	--	--	7.478.034.532.114	7.478.034.532.114	*Loans*
Pendapatan bunga yang masih akan diterima	--	53.347.876.982	--	--	53.347.876.982	53.347.876.982	*Interest receivables*
Aset lain-lain	--	91.856.012.092	--	--	91.856.012.092	91.856.012.092	*Other assets*
Jumlah aset keuangan	**--**	**10.854.555.903.979**	**2.847.269.591.360**	**--**	**13.701.825.495.339**	**13.701.825.495.339**	***Total financial assets***
Liabilitas							***Liabilities***
Liabilitas segera	--	--	--	199.060.602.051	199.060.602.051	199.060.602.051	*Obligations due immediately*
Simpanan nasabah:							*Deposits from customers:*
Giro	--	--	--	85.335.979.606	85.335.979.606	85.335.979.606	*Current accounts*
Tabungan	--	--	--	693.272.051.910	693.272.051.910	693.272.051.910	*Savings deposits*
Deposito	--	--	--	5.316.510.005.517	5.316.510.005.517	5.316.510.005.517	*Time deposits*
Simpanan dari bank lain	--	--	--	5.224.465.439	5.224.465.439	5.224.465.439	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	--	--	286.521.752.188	--	286.521.752.188	286.521.752.188	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	--	--	--	15.674.141.519	15.674.141.519	15.674.141.519	*Accrued interests*
Liabilitas lain-lain	--	--	--	37.886.478.380	37.886.478.380	37.886.478.380	*Other liabilities*
Jumlah liabilitas keuangan	**--**	**--**	**286.521.752.188**	**6.352.963.724.422**	**6.639.485.476.610**	**6.639.485.476.610**	***Total financial liabilities***

Nilai wajar aset keuangan dan liabilitas keuangan di atas diukur dengan dasar sebagai berikut:

The fair values of the above financial assets and liabilities are determined based on the following:

Aset keuangan

Nilai wajar aset keuangan lancar (umumnya kurang dari satu tahun) seperti giro pada Bank Indonesia dan bank lain, penempatan pada Bank Indonesia dan bank lain, pendapatan bunga yang masih akan diterima dan aset lain-lain adalah sebesar nilai tercatat karena nilai tercatat tersebut telah mendekati estimasi nilai wajarnya.

Estimasi nilai wajar kredit yang diberikan (umumnya kredit dengan bunga mengambang) merupakan nilai kini dari estimasi arus kas masa depan yang diharapkan akan diterima yang didiskontokan pada suku bunga pasar.

Nilai wajar untuk surat berharga hingga jatuh tempo ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/ pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa.

Financial assets

The fair values of financial assets that are short-term in nature (generally less than one year) such as current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks, interest receivables and other assets represent their carrying amounts as these approximates their estimated fair values.

The estimated fair value of loans (normally floating interest bearing loans) represents the present value amount of estimated future cash flows expected to be received discounted at current market rates.

The fair values of marketable securities are based on the market prices or broker/dealer price quotations. When this information is not available, the fair value is estimated using quoted market prices for securities with similar credit, maturity and yield characteristics.

Liabilitas keuangan

Nilai wajar liabilitas keuangan lancar (biasanya kurang dari satu tahun) seperti efek-efek yang dijual dengan janji dibeli kembali, simpanan nasabah dan bank lain, bunga yang masih

Financial liabilities

The fair values of financial liabilities that are short-term in nature (generally less than one year) such as securities sold under repurchased agreement, deposits from

harus dibayar dan liabilitas lain-lain adalah sebesar nilai tercatat karena nilai tercatat tersebut telah mendekati estimasi nilai wajarnya.

customers and other banks, accrued interests and other liabilities represent their carrying amounts as these approximates their estimated fair values.

Estimasi nilai wajar simpanan tanpa jatuh tempo adalah sebesar jumlah terutang ketika utang tersebut harus segera dibayar pada saat ditagih.

The estimated fair value of deposits with no stated maturity is equal to the amount owed when the debt must be paid at the time billed.

Hierarki nilai wajar

PSAK 113, Pengukuran nilai wajar mensyaratkan pengungkapan atas pengukuran nilai wajar dengan tingkat hierarki nilai wajar sebagai berikut:

- Harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik (tingkat 1);
- Input selain harga kuotasian yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya derivasi dari harga) (tingkat 2); dan
- Input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi) (tingkat 3).

Fair value hierarchy

PSAK 113, Fair Value Measurements requires disclosure of fair value measurements by level with the following fair value measurement hierarchy:

- *Quoted prices (unadjusted) in active markets for identical assets or liabilities (level 1);*
- *Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (as derived from prices) (level 2); and*
- *Inputs for the asset or liability that are not based on observable market data (unobservable inputs) (level 3).*

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar yang dikelompokkan berdasarkan hierarki nilai wajar.

The tables below set out the fair value of financial instruments grouped according to the fair value hierarcy.

	2025				
	Jumlah tercatat/ *Total carrying amount*	Level 1/ *Level 1*	Level 2/ *Level 2*	Jumlah/ *Total*	
Aset					***Assets***
Kas	2.571.705.700	--	2.571.705.700	2.571.705.700	*Cash*
Giro pada Bank Indonesia	471.749.063.588	--	471.749.063.588	471.749.063.588	*Current accounts with Bank Indonesia*
Giro pada bank lain	163.369.559.380	--	163.369.559.380	163.369.559.380	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	450.000.000.000	--	450.000.000.000	450.000.000.000	*Placements with Bank Indonesia and other banks*
Efek-efek:					*Marketable securities:*
Nilai wajar melalui penghasilan komprehensif lain	7.539.264.196.170	7.539.264.196.170	--	7.539.264.196.170	*Amortized cost Fair value through other comprehensive income*
Efek-efek yang dibeli dengan janji dijual kembali	288.948.983.326	288.948.983.326	--	288.948.983.326	*Securities purchased under agreement to resell*
Kredit yang diberikan	9.140.730.961.024	--	9.140.730.961.024	9.140.730.961.024	*Loans*
Pendapatan bunga yang masih akan diterima	164.263.441.739	--	164.263.441.739	164.263.441.739	*Interest receivables*
Aset lain-lain	92.175.691.512	--	92.175.691.512	92.175.691.512	*Other assets*
Jumlah aset keuangan	**18.313.073.602.439**	**7.828.213.179.496**	**10.484.860.422.943**	**18.313.073.602.439**	***Total financial assets***
Liabilitas					***Liabilities***
Liabilitas segera	--	--	--	--	*Obligations due immediately*
Simpanan nasabah	8.641.361.198.368	--	8.641.361.198.368	8.641.361.198.368	*Deposits from customers*
Simpanan dari bank lain	--	--	--	--	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	163.286.692.268	--	163.286.692.268	163.286.692.268	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	39.875.423.504	--	39.875.423.504	39.875.423.504	*Accrued interests*
Liabilitas lain-lain	19.111.644.252	--	19.111.644.252	19.111.644.252	*Other liabilities*
Jumlah liabilitas keuangan	**8.863.634.958.392**	**--**	**8.863.634.958.392**	**8.863.634.958.392**	***Total financial liabilities***

	2024				
	Jumlah tercatat/ *Total carrying amount*	**Level 1/ *Level 1***	**Level 2/ *Level 2***	**Jumlah/ *Total***	
Aset					***Assets***
Kas	1.955.245.700	--	1.955.245.700	1.955.245.700	*Cash*
Giro pada Bank Indonesia	234.891.975.965	--	234.891.975.965	234.891.975.965	*Current accounts with Bank Indonesia*
Giro pada bank lain	55.886.046.531	--	55.886.046.531	55.886.046.531	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.649.927.104.595	--	2.649.927.104.595	2.649.927.104.595	*Placements with Bank Indonesia and other banks*
Efek-efek:					*Marketable securities:*
Nilai wajar melalui penghasilan komprehensif lain	2.847.269.591.360	2.847.269.591.360	--	2.847.269.591.360	*Amortized cost Fair value through other comprehensive income*
Efek-efek yang dibeli dengan janji dijual kembali	288.657.110.000	288.657.110.000	--	288.657.110.000	*Securities purchased under agreement to resell*
Kredit yang diberikan	7.478.034.532.114	--	7.478.034.532.114	7.478.034.532.114	*Loans*
Pendapatan bunga yang masih akan diterima	53.347.876.982	--	53.347.876.982	53.347.876.982	*Interest receivables*
Aset lain-lain	91.856.012.092	--	91.856.012.092	91.856.012.092	*Other assets*
Jumlah aset keuangan	**13.701.825.495.339**	**3.135.926.701.360**	**10.565.898.793.979**	**13.701.825.495.339**	***Total financial assets***
Liabilitas					***Liabilities***
Liabilitas segera	199.060.602.051	--	199.060.602.051	199.060.602.051	*Obligations due immediately*
Simpanan nasabah	6.095.118.037.033	--	6.095.118.037.033	6.095.118.037.033	*Deposits from customers*
Simpanan dari bank lain	5.224.465.439	--	5.224.465.439	5.224.465.439	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	286.521.752.188	--	286.521.752.188	286.521.752.188	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	15.674.141.519	--	15.674.141.519	15.674.141.519	*Accrued interests*
Liabilitas lain-lain	37.886.478.380	--	37.886.478.380	37.886.478.380	*Other liabilities*
Jumlah liabilitas keuangan	**6.639.485.476.610**	**--**	**6.639.485.476.610**	**6.639.485.476.610**	***Total financial liabilities***

Tidak terdapat pengalihan antara tingkat 1 dan 2 selama tahun berjalan.

There are no transfers between levels 1 and 2 during the year.

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar aktif ditentukan berdasarkan kuotasi nilai pasar pada tanggal pelaporan.

The fair value of financial instruments traded in active markets is based on quoted market prices at the reporting date.

Nilai wajar instrumen keuangan yang tidak diperdagangkan di pasar aktif ditentukan dengan menggunakan teknik penilaian tertentu. Teknik tersebut menggunakan data pasar yang dapat diobservasi sepanjang tersedia dan seminimal mungkin mengacu pada estimasi. Apabila seluruh input signifikan atas nilai wajar dapat diobservasi, instrumen keuangan ini termasuk dalam tingkat 2.

The fair value of financial instruments that are not traded in an active market is determined using specific valuation techniques. These valuation techniques use the observable market data where it is available and rely as little as possible on estimates. If all significant inputs of fair value are observable, these financial instruments are included in level 2.

Teknik penilaian tertentu digunakan untuk menentukan nilai instrumen keuangan mencakup:

- Penggunaan kuotasi harga pasar atau diler untuk instrumen sejenis; dan
- Teknik lain, seperti analisis arus kas diskonto, digunakan untuk menentukan nilai wajar instrumen keuangan lainnya.

Specific valuation techniques used to determine the financial instruments value include of:

- *The use of quoted market prices or dealer quotes for similar instruments; and*
- *Other techniques, such as discounted cash flows analysis, are used to determine fair value for the remaining financial instruments.*

43. Manajemen Modal dan Rasio Liabilitas Penyediaan Modal Minimum (CAR)

Dalam pengelolaan modal, Bank diwajibkan untuk menjaga dan menguatkan posisi modal yang mendukung pertumbuhan bisnis serta menjaga kepercayaan investor, deposan, pelanggan, dan pasar sebagaimana tercermin dari implementasi POJK No.11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum untuk Bank Umum sebagaimana diubah terakhir kali melalui POJK No. 27 tahun 2022 diungkapkan pada Catatan 46g.

43. Capital Management and Minimum Required Capital Adequacy Ratio (CAR)

In capital management, the Bank is required to maintain and strengthen the capital position that supports business growth and maintains the confidence of investors, depositors, customers and the market as reflected in the implementation of POJK No.11/POJK/03/2016 regarding Minimum Capital Adequacy Requirement for Commercial Banks as latest amended with POJK No. 27 year 2022 is disclosed in Note 46g.

44. Analisis Kualitas Kredit

Pengukuran Kerugian Kredit Ekspektasian

Peningkatan Risiko Kredit secara Signifikan
Ketika menentukan apakah risiko gagal bayar pada instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Bank mempertimbangkan informasi yang wajar dan terdukung, serta relevan yang tersedia tanpa biaya atau upaya yang berlebihan. Hal tersebut mencakup informasi dan analisa kuantitatif dan kualitatif, berdasarkan pada pengalaman historis dan penilaian pakar kredit dan termasuk perkiraan masa depan.

Tujuan dari penilaian ini adalah untuk mengidentifikasi apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi dengan membandingkan:
- *Probability of default* (PD) atas umur tersisa pada tanggal pelaporan; dengan
- *Probability of default* (PD) atas umur tersisa yang di estimasi pada saat pengakuan awal eksposur (jika relevan, disesuaikan dengan perubahan ekspektasi pembayaran di muka).

Bank menggunakan kriteria berikut dalam menentukan apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi:
- Pengujian kuantitatif berdasarkan perubahan *probability of default* (PD);
- Indikator kualitatif;
- Tertunggak lebih dari 30 hari.

Credit Risk Grades
Bank mengalokasikan setiap eksposur ke *credit risk grades* berdasarkan variasi data yang ditentukan untuk memprediksi risiko gagal bayar dan menerapkan pengalaman atas

44. Credit Quality Analysis

Measurement of Expected Credit Losses

Significant Increase in Credit Risk
When determining whether the risk of default on financial instruments has increased significantly since initial recognition, the Bank considers reasonable and supported relevant information that is available without excessive costs or efforts. This includes quantitative and qualitative information and analysis, based on historical experience and credit expert assessments and including forward-looking estimates.

The purpose of this assessment is to identify whether a significant increase in credit risk of exposure has occurred by comparing:

- *Probability of default (PD) for the remaining age at the reporting date; with*
- *Probability of default (PD) for the estimated remaining age at initial recognition of the exposure (if relevant, adjusted for change in expectations of prepayment).*

Bank use these criteria for determining whether there has been a significant increase in credit:

- *Quantitative test based on movement in probability of default (PD);*
- *Qualitative indicators;*
- *A backstop of 30 days past due.*

Credit Risk Grades
The bank allocated each exposure to credit risk grades based on a variety of data that is determined to predict the risk of default and apply credit experience judgement. Credit risk

kredit. *Credit risk grades* ditetapkan menggunakan faktor kualitatif dan kuantitatif yang dapat mengindikasikan risiko gagal bayar. Faktor-faktor ini bervariasi tergantung pada sifat eksposur dan jenis peminjam.

Credit risk grades ditetapkan dan dikalibrasi sedemikian rupa sehingga risiko terjadinya gagal bayar meningkat secara eksponensial seiring dengan penurunan rating risiko kredit, sebagai contoh, selisih antara *credit risk rating grades* 1 dan 2 lebih kecil dari pada selisih antara *credit risk rating grades* 2 dan 3.

Setiap eksposur dialokasikan ke *credit risk grades* pada pengakuan awal berdasarkan informasi yang tersedia tentang peminjam. Eksposur ini dipantau secara berkelanjutan, dan dapat mengakibatkan eksposur dipindahkan ke *credit risk grades* yang berbeda. Pemantauan biasanya menggunakan data berikut: laporan keuangan, penggunaan fasilitas kredit, estimasi kondisi ekonomi.

Penentuan Struktur *Probability of Default*

Credit risk grades adalah input utama dalam penentuan struktur PD *term structure* atas eksposur. Bank mengumpulkan informasi kinerja dan gagal bayar tentang eksposur risiko kredit yang dianalisa berdasarkan jenis produk dan peminjam serta penilaian risiko kredit. Untuk beberapa portofolio terutama produk *treasury*, informasi yang dibeli dari penilai kredit eksternal juga digunakan.

Bank menggunakan model statistik untuk menganalisa data yang dikumpulkan dan menghasilkan perkiraan *probability of default* (PD) atas umur tersisa dan bagaimana hal ini diperkirakan akan berubah sebagai akibat dari berlalunya waktu.

Analisa ini mencakup identifikasi dan kalibrasi hubungan antara perubahan tingkat gagal bayar dan perubahan dalam faktor-faktor makro ekonomi utama pada risiko gagal bayar. Untuk sebagian besar eksposur, indikator makro ekonomi utama meliputi: pertumbuhan PDB, suku bunga acuan, dan tingkat pengangguran.

Penentuan Terjadinya Peningkatan Risiko Kredit secara Signifikan
Bank mempergunakan sejumlah kriteria untuk menentukan telah terjadi peningkatan risiko kredit secara signifikan.

grades are determined using qualitative and quantitative factors that can indicate the risk of default. These factors vary depending on the nature of the exposure and the type of borrower.

Credit risk grades are determined and calibrated in such a way that the risk of default is increasing exponentially as credit risk rating decreases, for example, the difference between credit risk rating grades 1 and 2 is smaller than the difference between credit risk rating grades 2 and 3.

Each exposure is allocated to credit risk grades at initial recognition based on available information about the borrower. This exposure is monitored on an ongoing basis, and can result in the exposure being transferred to different credit risk grades. Monitoring usually uses the following data: financial statements, use of credit facilities, estimates of economic conditions.

Determination of the Probability of Default Structure
Credit risk grades are the main input in determining the PD term structure of the exposure. The Bank collects performance and default information about credit risk exposures, which are analyzed by product and borrower type as well as credit risk assessment. For some portfolios especially treasury products, information purchased from external credit assessors is also used.

The Bank uses a statistical model to analyze the collected data and produce an estimate of the probability of default (PD) for the remaining life and how this is expected to change as a result of the passage of time.

This analysis includes the identification and calibration of the relationship between changes in default rates and changes in key macroeconomic factors on the risk of default. For most exposures, the main macroeconomic indicators include: GDP growth, benchmark interest rates, and the unemployment rate.

Determination of Significant Increase in Credit Risk
Bank uses several criteria for determining that credit risk has increased significantly.

Kriteria tersebut ditetapkan menggunakan faktor kuantitatif dan kualitatif termasuk penentuan berdasarkan status hari tunggakan yang dapat mengindikasikan telah terjadi peningkatan risiko kredit yang signifikan terhadap saat awal diberikan.

The criteria are determined using qualitative and quantitative factors including determination based on arrear day status that can indicate significant increase in credit risk since initial recognition.

Bank dimungkinkan menggunakan penilaian dari analis kredit dan pengalaman historis yang relevan, dalam menentukan bahwa eksposur mungkin saja telah mengalami peningkatan risiko kredit yang signifikan berdasarkan indikator kualitatif tertentu yang dianggap dapat mengindikasikan hal tersebut dimana pengaruhnya mungkin belum sepenuhnya tercermin pada saat dilakukan analisis kuantitatif.

The Bank can also use the judgment of credit analysts and, if possible, relevant historical experience, in determining that the exposure may have experienced a significant increase in credit risk based on certain qualitative indicators that are considered to indicate this and their effects may not be fully reflected in quantitative analysis in a comprehensive manner on a timely manner.

Bank menentukan bahwa peningkatan resiko kredit secara signifikan belum terjadi apabila masih kurang dari 30 hari tunggakan. Hari tunggakan ditentukan dengan menghitung jumlah hari sejak tanggal jatuh tempo awal dimana pembayaran penuh belum diterima.

The Bank determines that a significant increase in credit risk has not occurred if it is still less than 30 days in arrears. Arrear days are determined by counting the number of days from the initial due date where full payment has not been received.

Bank memantau efektifitas kriteria yang digunakan dalam mengidentifikasi peningkatan risiko kredit yang signifikan dengan cara reviu berkala.

The Bank monitors the effectiveness of the criteria used in identifying significant increases in credit risk by periodic review.

Modifikasi Aset Keuangan
Ketentuan kontraktual pinjaman dapat dimodifikasi untuk beberapa alasan, termasuk perubahan kondisi pasar, retensi pelanggan dan faktor-faktor lain yang tidak terkait dengan penurunan kredit saat ini. Pinjaman yang ketentuan kontraktualnya dimodifikasi dapat menyebabkan pinjaman awal dihentikan pengakuannya dan pinjaman hasil modifikasi diakui sebagai pinjaman baru pada nilai wajar.

Modification of Financial Assets
Loan contractual terms can be modified for a number of reasons, including changes in market conditions, customer retention and other factors not related to the current credit decline. Loans with modified contractual terms can cause the initial loan to be derecognized and recognized the modified loan as a new loan at fair value.

Ketika ketentuan kontraktual pinjaman dimodifikasi dan tidak mengakibatkan penghentian pengakuan, penentuan terjadinya peningkatan risiko kredit secara signifikan dilakukan dengan cara membandingkan:

- Sisa PD sepanjang umur pada tanggal pelaporan berdasarkan ketentuan yang dimodifikasi; dengan
- Sisa PD sepanjang umur yang diestimasi berdasarkan data pada saat pengakuan awal dan ketentuan kontraktual awal.

When the contractual terms of the loan are modified and do not result in termination of recognition, determining the occurrence of a significant increase in credit risk is done by comparing:

- *PD remainder life at reporting date based on modified provision; with*
- *Residual PD throughout the estimated age based on data at initial recognition and initial contractual provisions.*

Definisi Gagal Bayar (*Default*)
Bank menganggap aset keuangan dalam keadaan *default*/gagal bayar ketika:

Definition of Failed Payment (Default)
The Bank considers financial assets as default when:

- Debitur telah melewati jatuh tempo lebih dari 90 hari atas kewajiban kredit material apapun kepada Bank.

Dalam menilai apakah debitur dalam keadaan *default*/gagal bayar, Bank mempertimbangkan indikator berikut

- Kualitatif seperti pelanggaran persyaratan penjanjian (*covenants*);
- Kuantitatif seperti status tunggakan; dan
- Berdasarkan data yang dikembangkan secara internal dan diperoleh dari sumber eksternal.

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai

Penggunaan informasi perkiraan masa depan (*forward-looking*)
Bank menggunakan informasi *forward-looking* dalam menilai apakah telah terjadinya peningkatan risiko kredit secara signifikan dan pengukuran kerugian kredit ekspektasian. Berdasarkan saran dari Komite Manajemen Risiko dan pertimbangan berbagai informasi aktual dan perkiraan eksternal, Bank merumuskan pandangan dasar (*base case*) tentang pergerakan variabel ekonomi yang relevan dimasa depan serta perkiraan skenario lain yang mungkin terjadi. Proses ini meliputi pengembangan dua atau lebih skenario ekonomi tambahan dan mempertimbangkan probabilitas relatif dari keluaran (*output*) yang mungkin. Informasi eksternal mencakup data ekonomi dan perkiraan yang diterbitkan oleh, seperti badan pemerintah dan analis sektor swasta.

Pandangan dasar (*base case*) mencerminkan keluaran dengan probabilitas yang paling tinggi. Skenario yang lain, mencerminkan keluaran yang lebih optimis dan keluaran yang lebih pesimis.

Skenario ekonomi yang dirumuskan menggunakan kisaran indikator utama berikut:

- *The debtors have past due more than 90 days for any material credit obligations to the Bank.*

In assessing whether a debtor is in default, the Bank considers the following indicators

- *Qualitative such as violations of the terms of the agreement (covenants);*
- *Quantitative such as arrears status; and*
- *Based on data developed internally and obtained from external sources.*

Inputs, Assumptions, and Techniques used in estimating impairment

Use of forward-looking information

The Bank uses forward-looking information in assessing whether there has been a significant increase in credit risk and measurement of expected credit losses. Based on advice from the Risk Management Committee and consideration of various actual information and external forecast, the Bank formulated a base case for the movement of relevant economic variables in future as well as forecasts of other possible scenarios. This process involves developing two or more additional economic scenarios and considering the relative probabilities of the possible outputs. External information includes economic data and estimateds published by, such as government agencies and selected private sector analysts.

The base case reflects the output with the highest probability. Another scenario, reflects more optimistic outputs and more pessimistic outputs.

The economic scenario is formulated using the following range of key indicators:

	2025	2024
Tingkat pengangguran/*Unemployment*	Kisaran antara 4.50% hingga 5.50%/*Range between 4.50% and 5.50%*	Kisaran antara 4.50% hingga 5.50%/Range *between 4.50% and 5.50%*
Suku bunga/*Interest rates*	Kisaran 5.75% hingga 6.25%/*Range between 5.75% and 6.25%*	Kisaran 5.75% hingga 6.25%/Range *between 5.75% and 6.25%*
Inflasi/*Inflation rate*	Kisaran antara 1.50%% hingga 3.50%/*Range between 1.50% and 3.50%*	Kisaran antara 1.50%% hingga 3.50%/Range *between 1.50% and 3.50%*
Brent Oil Price	Kisaran antara USD70 hingga USD95/ *Range between USD70 and USD95*	Kisaran antara USD70 hingga USD95/ *Range between USD70 and USD95*

Input utama dalam pengukuran kerugian kredit ekspektasian adalah variabel berikut
- *Probability of default* (PD);
- *Loss of given default* (LGD);
- *Exposure at default* (EAD).

Parameter ini umumnya berasal dari model statistik yang dikembangkan secara internal dan data historis lainnya. Parameter ini disesuaikan untuk mencerminkan informasi *forward-looking.*

Estimasi PD adalah estimasi pada tanggal tertentu, yang dihitung berdasarkan model peringkat statistik, dan dinilai menggunakan rating yang disesuaikan dengan berbagai kategori dari debitur dan eksposur. Model statistik ini didasarkan pada data yang disusun secara internal yang terdiri dari faktor kuantitatif dan kualitatif.

LGD adalah besarnya kerugian jika terjadi gagal bayar. Parameter LGD diestimasi secara historis berdasarkan tingkat pemulihan atas klaim terhadap debitur yang gagal bayar. Model LGD mempertimbangkan jaminan dan biaya pemulihan setiap jaminan yang merupakan bagian integral dari aset keuangan.

EAD merepresentasikan estimasi eksposur jika terjadi gagal bayar. EAD suatu aset keuangan adalah jumlah tercatat bruto. Untuk komitmen pinjaman dan jaminan keuangan, EAD mencakup jumlah yang telah ditarik, serta jumlah potensial di masa depan yang akan ditarik, yang diestimasi berdasarkan pengamatan historis dan perkiraan berwawasan ke depan (*forward-looking*).

Ketika pemodelan parameter dilakukan secara kolektif, instrumen keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko yang meliputi:
- Jenis instrumen;
- Peringkat risiko kredit;
- Jenis agunan;
- Tanggal pengakuan awal;
- Sisa waktu jatuh tempo.

a. Analisis risiko kredit berdasarkan internal rating grades diungkapkan pada Catatan 46h.
   Cadangan kerugian kredit untuk aset keuangan yang diklasifikasikan pada nilai wajar melalui penghasilan komprehensif lain tidak diakui pada laporan posisi

The main inputs in measuring expected credit loss are the following variables
- *Probability of default (PD);*
- *Loss of given default (LGD);*
- *Exposure at default (EAD).*

These parameters generally come from statistical models that are developed internally and other historical data. This parameter is adjusted to reflect forward-looking information.

PD estimation is an estimate on a certain date, which is calculated based on a statistical ranking model, and is assessed using a rating that is adjusted to various categories of debtors and exposures. This statistical model is based on data compiled internally consisting of quantitative and qualitative factors.

LGD is the amount of loss if there is a default. LGD parameters are historically estimated based on the level of recovery of claims against debtors who default. The LGD model considers collateral and the cost of recovering any collateral that is an integral part of a financial asset.

EAD represents the estimated exposure in case of default. EAD of a financial asset is the gross carrying amount. For loan commitments and financial guarantees, EAD includes the amount that has been withdrawn, as well as potential future amounts to be withdrawn, which are estimated based on historical observations and forward- looking estimates.

When parameter modeling is done collectively, financial instruments are Banked according to the similarity of risk characteristics which include
- *Type of instrument;*
- *Credit risk rating;*
- *Type of collateral;*
- *Date of initial recognition;*
- *Remaining due date.*

a. Credit risk analysis based on internal rating grades is disclosed in Note 46h.

   Allowance for credit losses for financial assets classified as fair value through other comprehensive income is not recognized in the statement of financial

keuangan karena nilai tercatat aset keuangan tersebut adalah nilai wajar.

position because the carrying value of the financial assets is fair value.

b. Analisis risiko kredit berdasarkan *probability of default*:

b. Credit risk analysis based on probability of default:

	2025				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
0,93% - 6,71%	8.879.770.915.607	--	--	--	8.879.770.915.607
14,10% - 42,03%	--	111.449.742.838	--	--	111.449.742.838
38,71% - 60,95%	--	--	149.510.302.579	--	149.510.302.579
58,19% - 88,13%	--	--	--	--	--
100,00%	--	--	--	--	--
	8.879.770.915.607	111.449.742.838	149.510.302.579	--	9.140.730.961.024
Cadangan kerugian kredit/ *Loss allowance*	(32.889.639.913)	(30.586.468.365)	(94.251.833.464)	--	(157.727.941.742)
Jumlah/*Total*	**8.846.881.275.694**	**80.863.274.473**	**55.258.469.115**	**--**	**8.983.003.019.282**

	2024				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
0,93% - 6,71%	7.364.365.627.090	--	--	--	7.364.365.627.090
14,10% - 42,03%	--	52.764.443.271	--	--	52.764.443.271
38,71% - 60,95%	--	--	60.904.461.753	--	60.904.461.753
58,19% - 88,13%	--	--	--	--	--
100,00%	--	--	--	--	--
	7.364.365.627.090	52.764.443.271	60.904.461.753	--	7.478.034.532.114
Cadangan kerugian kredit/ *Loss allowance*	(58.977.782.100)	(14.471.918.996)	(31.033.888.145)	--	(104.483.589.241)
Jumlah/*Total*	**7.305.387.844.990**	**38.292.524.275**	**29.870.573.608**	**--**	**7.373.550.942.873**

c. Analisis risiko kredit berdasarkan *external rating grades* diungkapkan pada Catatan 46h.

c. Credit risk analysis based on external rating grades is disclosed in Note 46h.

Analisa Sensitivitas Kerugian Kredit Ekspektasian Terhadap Kondisi Ekonomi Masa Depan

Asumsi ekonomi yang disajikan berikut ini disusun secara internal untuk keperluan perhitungan kerugian kredit ekspektasian.

Sensitivity Analysis of Expected Credit Loss for Future Economic Conditions

The economic assumptions presented below are prepared internally for the purpose of calculating expected credit losses.

	2024	2025	2026	2027	2028
Skenario Moderat/*Moderate Scenario*					
Interbank	6,00%	5,75%	5,25%	4,75%	4,25%
Brent	85	85	85	85	80
Inflasi/*Inflation*	3,00%	2,50%	2,25%	2,25%	2,25%
Tingkat pengangguran/*Unemployment*	5,00%	5,00%	5,00%	5,00%	5,00%
Skenario Optimis/*Upside Scenario*					
Interbank	5,75%	5,50%	5,00%	4,50%	4,00%
Brent	80	75	75	75	75
Inflasi/*Inflation*	2,00%	2,00%	1,75%	1,75%	1,75%
Tingkat pengangguran/*Unemployment*	4,50%	4,50%	4,50%	4,50%	4,50%
Skenario Pesimis/Downside Scenario					
Interbank	6,25%	6,00%	5,50%	5,00%	4,50%
Brent	90	90	90	90	90
Inflasi/*Inflation*	4,00%	3,75%	3,50%	3,50%	3,50%
Tingkat pengangguran/*Unemployment*	5,50%	5,50%	5,50%	5,50%	5,50%

45. Informasi Tambahan Arus Kas / *45. Additional Information of Cash Flow*

a. Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan:

a. Liabilities reconciliation that arise from financing activities:

	31 Des/ *Dec 31,* 2024	Arus Kas/ *Cash Flow*	Perubahan non kas/ *Non cash changes*	31 Des/ *Dec 31,* 2025	
Liabilitas sewa	(19.920.194.310)	13.583.350.717	(7.520.035.160)	(13.856.878.753)	*Lease liabilities*
Jumlah	**(19.920.194.310)**	**13.583.350.717**	**(7.520.035.160)**	**(13.856.878.753)**	***Total***

	31 Des/ *Dec 31,* 2023	Arus Kas/ *Cash Flow*	Perubahan non kas/ *Non cash changes*	31 Des/ *Dec 31,* 2024	
Liabilitas sewa	(25.638.857.628)	13.983.764.315	(8.265.100.997)	(19.920.194.310)	*Lease liabilities*
Jumlah	**(25.638.857.628)**	**13.983.764.315**	**(8.265.100.997)**	**(19.920.194.310)**	***Total***

b. Transaksi non-kas

b. Non-cash transaction

	2025	2024	
Utang perolehan saham treasury	2.893.826.491	--	*Treasury stock acquisition payable*
Penambahan aset tetap yang belum dibayar	--	11.158.781.964	*Unpaid addition of property, plant and equipment*
Jumlah	**2.893.826.491**	**11.158.781.964**	***Total***

46. Informasi Tambahan yang Tidak Dipersyaratkan Oleh Standar Akuntansi Indonesia (Tidak Diaudit) / *46. Additional Information That Is Not Required by Indonesian Accounting Standards (Unaudited)*

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:

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards:

a. Giro pada Bank Indonesia

Bank dipersyaratkan untuk memiliki Giro Wajib Minimum (GWM) dalam mata uang Rupiah dalam kegiatannya sebagai bank umum dan GWM dalam mata uang asing dalam kegiatannya melakukan transaksi mata uang asing.

GWM primer adalah simpanan minimum yang wajib dipenuhi oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia. Penyangga Likuiditas Makroprudensial (dahulu GWM sekunder) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN), dan Surat Berharga Syariah Negara (SBSN). GWM Rasio Intermediasi Makroprudensial (RIM) (dahulu GWM LFR) adalah tambahan simpanan minimum yang wajib dipenuhi oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia, jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau jika di atas maksimum RIM target Bank Indonesia (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif Bank Indonesia sebesar 14%.

Pada tanggal 31 Desember 2025 dan 2024, Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 20/3/PBI/2018 tanggal 29 Maret 2018 tentang Giro Wajib Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional sebagaimana telah diubah dengan PBI No. 22/3/PBI/2020 tanggal 24 Maret 2020; PBI No. 22/10/PBI/2020 tanggal 28 Juli 2020; PBI No. 23/16/PBI/2021 tanggal 21 Desember 2021; dan terakhir kali melalui PBI No. 24/4/PBI/2022 tanggal 01 Maret 2022 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 tanggal 31 Mei 2018 tentang Giro Wajib Minimum Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PADG No. 21/14/PADG/2019 tanggal 26 Juni 2019; PADG No. 21/27/PADG/2019 tanggal 26 Desember

a. Current Account with Bank Indonesia

The Bank is required to maintain minimum statutory reserves (GWM) in Rupiah for conventional banking activities and statutory reserves in foreign currencies for foreign exchange transactions.

Primary minimum statutory reserve is a minimum reserve that should be maintained by the Bank in current accounts with Bank Indonesia. Macroprudential Liquidity Buffer (formerly secondary minimum statutory reserve) which is the minimum reserves that should be maintained by the Bank, comprised of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), and Sharia Government Securities (SBSN). The minimum statutory reserve on Macroprudential Intermediation Ratio (RIM) (formerly minimum statutory reserve on LFR) is the additional reserve that should be maintained by the Bank in the form of current accounts with Bank Indonesia, if the Bank's RIM is below the minimum of RIM targeted by Bank Indonesia (84%) or if the Bank's RIMis above the maximum of RIM targeted by Bank Indonesia (94%) and the Capital Adequacy Ratio (CAR) is below Bank Indonesia requirement of 14%.

As of December 31, 2025 and 2024, the Bank's Statutory Reserves (GWM) have complied with Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018 dated March 29, 2018 concerning Statutory Reserves for Commercial Banks in Rupiah and Foreign Exchange for Banks Conventional General as amended through PBI No. 22/3/PBI/2020 dated March 24, 2020; PBI No. 22/10/PBI/2020 dated July 28, 2020; PBI No. 23/16/PBI/2021 dated December 21, 2021; and latest amendment through PBI No. 24/4/PBI/2022 dated March 01, 2022 which explained by Regulation of the Members of the Board of Governors (PADG) No. 20/10/PADG/2018 dated May 31, 2018 concerning Statutory Reserves for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units as amended through PADG No. 21/14/PADG/2019 dated June 26, 2019; PADG No. 21/27/PADG/2019 dated December 26, 2019; PADG

2019; PADG No. 22/2/PADG/2020 tanggal 10 Maret 2020; PADG No. 22/10/PADG/2020 tanggal 29 April 2020; PADG No. 22/19/PADG/2020 tanggal 29 Juli 2020; PADG No. 23/27/PADG/2021 tanggal 21 Desember 2021; PADG No. 24/3/PADG/2022 tanggal 01 Maret 2022; PADG No. 24/8/PADG/2022 tanggal 30 Juni 2022; PADG Nomor 2 tahun 2023 tertanggal 1 April 2023; PADG Nomor 12 tahun 2023 tertanggal 1 Oktober 2023; PADG Nomor 8 tahun 2025 tertanggal 1 April 2025; dan terakhir kali melalui PADG Nomor 31 tahun 2025 tertanggal 23 Desember 2025.

No. 22/2/PADG/2020 dated March 10, 2020; PADG No. 22/10/PADG/2020 dated April 29, 2020; PADG No. 22/19/PADG/2020 dated July 29, 2020; PADG No. 23/27/PADG/2021 dated December 21, 2021; PADG No. 24/3/PADG/2022 dated March 01, 2022; PADG No. 24/8/PADG/2022 dated June 30, 2022; PADG No.2 year 2023 dated April 1, 2023; PADG No.12 year 2023 dated October 1, 2023; PADG No.8 year 2025 dated April 1, 2025; and latest amendment through PADG No.31 year 2025 dated December 23, 2025.

	2025		2024		
	Pemenuhan/ *Reserve*	Minimum	Pemenuhan/ *Reserve*	Minimum	
Rupiah					***Rupiah***
GWM primer	6,35%	6,30%	7,78%	7,70%	*Primary GWM*
GWM harian	0,00%	0,00%	0,00%	0,00%	*Daily GWM*
GWM rata-rata	6,35%	6,30%	7,78%	7,70%	*Average GWM*
GWM sekunder/ Penyangga Likuiditas Makroprudensial (PLM)	83,04%	5,00%	83,79%	5,00%	*Secondary GWM/ Macroprudential Liquidity Buffer (PLM)*
Mata Uang Asing					***Foreign currency***
GWM primer	4,82%	4,00%	0%	0%	*Primary GWM*
GWM harian	2,00%	2,00%	0%	0%	*Daily GWM*
GWM rata-rata	2,82%	2,00%	0%	0%	*Average GWM*

*) Pada tanggal 31 Desember 2025 dan 2024 Bank mendapatkan insentif dari Bank Indonesia masing-masing sebesar 2,70% dan 1,30% sehingga minimum pemenuhan GWM masing-masing sebesar 6,30% dan 7,70%

*) *As of December 31, 2025 and 2024 the Bank received an incentive from Bank Indonesia of 2.70% and 1.30%, so that the minimum GWM fulfillment is 6.30% and 7.70%, respectively.*

Pada tanggal 31 Desember 2025 dan 2024, Bank juga harus memenuhi PBI No.20/4/PBI/2018 tanggal 29 Maret 2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Konvensional, Bank Umum Syariah dan Unit Usaha Syariah sebagaimana telah diubah dengan PBI No.21/12/PBI/2019 tanggal 26 November 2019; PBI No.22/17/PBI/2020 tanggal 01 Oktober 2020; dan terakhir kali melalui PBI No.23/17/PBI/2021 tanggal 22 Desember 2021 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur No.21/22/PADG/2019 tanggal 28 November 2019 yang telah diubah dengan PADG No.22/30/PADG/2020 tanggal 05 Oktober 2020; PADG No.23/7/PADG/2021 tanggal 28 April 2021; PADG No.24/14/PADG/2022 tanggal 1 November 2022; PADG Nomor

As of December 31, 2025 and 2024, the Bank must also comply with PBI No.20/4/PBI/2018 dated March 29, 2018 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Conventional Units, Sharia Commercial Banks and Sharia Business Units as amended through PBI No.21/12/PBI/2019 dated November 26, 2019; PBI No.22/17/PBI/2020 dated October 01, 2020; and latest amendment through PBI No. 23/17/PBI/2021 dated December 22, 2021 which explained by the Regulation of Members of the Board of Governors No.21/22/PADG/2019 dated November 28, 2019 which has been amended through PADG No.22/30/PADG/2020 dated October 05, 2020; No.23/7/PADG/2021 dated April 28, 2021; PADG No.24/14/PADG/2022 dated November 1, 2022; PADG No.10 year

10 tahun 2023 tanggal 14 September 2023; PADG Nomor 18 tahun 2023 tanggal 1 Desember 2023; dan terakhir kali diubah dengan PADG Nomor 23 tahun 2025 tanggal 20 Oktober 2025.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi ketentuan Bank Indonesia yang berlaku tentang Giro Wajib Minimum Bank Umum.

Pengungkapan lebih lanjut giro pada bank lain diungkapkan pada Catatan 5.

2023 dated September 14, 2023; PADG No.18 year 2023 dated December 1, 2023; and latest amendment through PADG No.23 year 2025 dated October 20, 2025.

As at December 31, 2025 and 2024, the Bank has complied with Minimum Statutory Reserve Requirement of Commercial Banks.

The further disclosures on current accounts with other banks are presented in Note 5.

b. Giro pada Bank Lain

Seluruh giro pada bank lain pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

Pengungkapan lebih lanjut giro pada bank lain diungkapkan pada Catatan 6.

b. Current Account with Other Banks

All current accounts with other banks as of 31 December 2025 and 2024 are classified as current.

The further disclosures on current accounts with other banks are presented in Note 6.

c. Penempatan pada Bank Indonesia dan Bank Lain

Seluruh penempatan pada bank lain dan Bank Indonesia pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan sebagai lancar.

Pengungkapan lebih lanjut penempatan pada Bank Indonesia dan bank lain diungkapkan pada Catatan 7.

c. Placements with Bank Indonesia and Other banks

All placements with other banks and Bank Indonesia as of 31 December 2025 and 2024 are classified as current.

The further disclosures on placements with Bank Indonesia and other banks are presented in Note 7

d. Efek-efek

Seluruh efek-efek pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

Pengungkapan lebih lanjut efek-efek diungkapkan pada Catatan 8.

d. Marketable securities

All securities as of 31 December 2025 and 2024 are classified as current.

The further disclosures on securities are presented in Note 8.

e. Efek-efek yang dibeli dengan janji dijual kembali

Seluruh efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

Pengungkapan lebih lanjut efek-efek yang dibeli dengan janji dijual kembali diungkapkan pada Catatan 9.

e. Securities purchased under resell agreement

All securities purchased under resell agreement as of 31 December 2025 and 2024 are classified as current.

The further disclosures on securities purchased under resell agreement are presented in Note 9.

f. Kredit yang diberikan
Berdasarkan kolektibilitas sesuai Peraturan OJK

f. Loans
By Financial Service Authority Rule collectability

	31 Desember 2025/ *December 31,2025*		31 Desember 2024/ *December 31,2024*		
	Pokok/ *Principle*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Pokok/ *Principle*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Lancar	8,058,607,424,799	(26,285,723,100)	5,333,343,975,087	(37,800,735,379)	*Current*
Dalam perhatian khusus	932,613,233,645	(37,190,385,178)	2,083,786,095,275	(35,648,965,717)	*Special Mention*
Kurang lancar	51,801,696,755	(20,381,816,360)	20,085,178,907	(8,050,139,720)	*Substandard*
Diragukan	88,150,684,534	(64,312,095,813)	29,765,578,144	(11,930,043,724)	*Doubtful*
Macet	9,557,921,291	(9,557,921,291)	11,053,704,701	(11,053,704,701)	*Loss*
Jumlah	**9,140,730,961,024**	**(157,727,941,742)**	**7,478,034,532,114**	**(104,483,589,241)**	***Total***

Pada tanggal 31 Desember 2025 dan 2024 rasio Non-Performing Loans (NPL) bruto dan neto masing-masing sebesar 1,64% dan 0,60% dan 0,60% dan 0,40,%.

As at December 31, 2025 and 2024, the ratios of gross and net Non-Performing Loans (NPL) are 1.64% and 0.60% and 0.60% dan 0.40%, respectively.

Pengungkapan lebih lanjut pada kredit yang diberikan diungkapkan pada Catatan 10.

The further disclosures on loans are presented in Note 10.

Pinjaman bermasalah dan cadangan kerugian penurunan nilai berdasarkan sektor ekonomi

Non-performing loans and allowance for impairment losses by economic sector

	31 Desember 2025/ *December 31,2025*		31 Desember 2024/ *December 31,2024*		
	Pokok/ *Principle*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Pokok/ *Principle*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Rumah tangga	149.510.302.580	94.251.833.464	60.904.461.753	31.033.888.145	*Households*
Jumlah	**149.510.302.580**	**94.251.833.464**	**60.904.461.753**	**31.033.888.145**	***Total***

Tidak ada kredit yang direstrukturisasi oleh Bank pada tahun 2025 dan 2024.

There were no restructured loans by the Bank in the year 2025 and 2024.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat pelanggaran maupun pelampauan Batas Maksimum Pemberian Kredit (BMPK) kepada pihak berelasi dan pihak ketiga sesuai dengan peraturan yang ditetapkan Otoritas Jasa Keuangan.

As of December 31, 2025 and 2024, there were no any breach nor violation of Legal Lending Limit (LLL) to related parties and third parties as required by The Financial Services Authority regulations.

g. Manajemen Modal dan Rasio Liabilitas Penyediaan Modal Minimum (CAR)

Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal pada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan *gearing ratio* serta keamanan yang diberikan oleh posisi modal yang sehat.

Pengungkapan lebih lanjut terkait manajemen modal diungkapkan pada Catatan 43.

Sejak tanggal 26 September 2016, Bank menghitung kebutuhan modal berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 34/POJK.03/2016 diubah terakhir kali melalui POJK No. 27 tahun 2022 dimana modal yang diwajibkan regulator dianalisis dalam dua tier sebagai berikut:

- Modal inti (*tier* 1), yang terdiri dari modal inti utama dan modal inti tambahan (AT-1). Modal inti utama terdiri dari modal diterbitkan dan disetor penuh dan cadangan tambahan modal. Cadangan tambahan modal terdiri dari faktor penambah yang terdiri dari agio saham biasa, cadangan umum, dana setoran modal, laba tahun-tahun lalu, laba tahun berjalan, serta penghasilan komprehensif lainnya berupa selisih lebih penjabaran laporan keuangan, potensi keuntungan yang berasal dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual dan saldo surplus revaluasi aset tetap. Cadangan tambahan modal juga terdiri dari faktor pengurang yang terdiri dari selisih kurang penjabaran laporan keuangan, potensi kerugian yang berasal dari penurunan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual, selisih kurang antara Penyisihan Penghapusan Aset (PPA) atas aset produktif dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif, serta selisih kurang antara jumlah penyesuaian terhadap valuasi dari instrumen keuangan dalam *Trading Book* dan jumlah penyesuaian berdasarkan standar akuntansi keuangan.

g. Capital Management and Minimum Required Capital Adequacy Ratio (CAR)

In managing its capital, the Bank considers factors such as: an optimal providing capital rate of return to shareholders, and maintaining a balance between high return gearing ratio and safety provided by a sound capital position.

The further disclosures regarding capital management are presented in Note 43.

Since September 26, 2016, the Bank has calculated its capital requirements in accordance with Financial Services Authority (POJK) Regulation No. 34/POJK.03/2016, as subsequently amended by POJK No. 27 of 2022, whereby the required regulatory capital is classified into two tiers as follows:

- *Core capital (tier 1), which consists of core and additional core capital (AT-1). Core capital includes issued and fully paid-up capital and disclosed reserves. Disclosed reserves consist of the addition factors such as additional paid- in capital, general reserve, capital advance, prior year profits, profit for the year and other comprehensive income deriving from gain from financial statement translation, potential gain from the changes in fair value of financial assets classified as available-for-sale and surplus from revaluation of premises and equipment. Disclosed reserves also consist of deduction factors such as losses from financial statement translation, potential losses from the changes in fair value of financial assets classified as available-for-sale, shortfall between allowance for losses on productive assets (PPA) and allowance for impairment losses on productive assets (CKPN), and shortfall between amount adjusted to the valuation result of financial instruments in Trading Book and amount adjusted based on the financial accounting standards.*

Modal inti utama harus diperhitungkan dengan faktor pengurang berupa: aset pajak tangguhan, goodwill, aset takberwujud lainnya, kerugian atas pengukuran kembali program pensiun manfaat pasti, eksposur sekuritisasi aset dan penyertaan modal.

Core capital must be calculated with deduction factors: deferred tax assets, goodwill, other intangible assets, losses from remeasurement of defined benefit pension program, asset securitization exposures and investment in shares.

Modal inti tambahan dapat berbentuk antara lain: saham preferen, surat berharga subordinasi dan pinjaman subordinasi, dimana ketiganya bersifat non-kumulatif setelah dikurangi pembelian kembali.

Additional core capital includes among others: non-cumulative preference shares, subordinated securities and subordinated debts net of buyback portion.

- Modal pelengkap (*tier* 2) antara lain meliputi surat berharga subordinasi dan pinjaman subordinasi serta cadangan umum (PPA) atas aset produktif sesuai ketentuan OJK.

- *Supplementary capital (tier 2) includes subordinated securities and subordinated debts and general allowance for uncollectible account on productive assets according to OJK regulation.*

Bank tidak mempunyai modal inti tambahan yang memenuhi kriteria peraturan Bank Indonesia yang berlaku.

The Bank does not have any additional core capital which meets the criteria under prevailing Bank Indonesia regulation.

Penyediaan modal minimum sebagaimana dimaksud ditetapkan sebagai berikut:

Minimum capital requirements are as follows:

- 8% dari ATMR untuk bank dengan profil risiko peringkat 1.
- 9% sampai dengan kurang dari 10% dari ATMR untuk bank dengan profil risiko peringkat 2.
- 10% sampai dengan kurang dari 11% dari ATMR untuk bank dengan profil risiko peringkat 3.
- 11% sampai dengan 14% dari ATMR untuk bank dengan profil risiko peringkat 4.

- *8% of RWA for bank with risk rating 1.*
- *9% up to less than 10% of RWA for bank with risk rating 2.*
- *10% up to less than 11% of RWA for bank with risk rating 3.*
- *11% up to 14% of RWA for bank with risk rating 4.*

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank pada tanggal 31 Desember 2025 dan 2024 dihitung berdasarkan Peraturan Bank Indonesia adalah sebagai berikut (dalam jutaan Rupiah):

The calculation of Capital Adequacy Ratio (CAR) as at December 31, 2025 and 2024 by the Regulation of Bank Indonesia are as follows (in million Rupiah):

	2025	2024	
Modal inti (*Tier* 1)	7,392,067	7,112,795	*Core capital (Tier 1)*
Modal pelengkap (*Tier* 2)	84,769	75,393	*Supplementary capital (Tier 2)*
Total modal inti dan pelengkap	7,476,836	7,188,188	*Total core and supplementary capital*
Total Aset Tertimbang Menurut Risiko			*Total Risk Weight Assets (RWA)*
Tanpa memperhitungkan risiko pasar	9,503,829	8,256,451	*Excluding market risk*
Dengan memperhitungkan risiko pasar	9,566,000	8,256,451	*Including market risk*
Dengan memperhitungkan risiko kredit, pasar dan operasional	10,112,105	8,704,733	*Including credit, market and operational risks*
Rasio Kewajiban Penyediaan Modal Minimum (KPMM)			*Capital Adequacy Ratio (CAR)*
Rasio CET 1	73.58%	81.71%	*Ratio CET 1*
Rasio *Tier* 1	73.10%	81.71%	*Ratio Tier 1*
Rasio *Tier* 2	0.84%	0.87%	*Ratio Tier 2*
Rasio total	73.94%	82.58%	*Ratio total*
Rasio Kewajiban Penyediaan Modal Minimum yang Diwajibkan	9.00% - 9.90%	9.00% - 9.90%	*Minimum Capital Adequacy Ratio*

h. Analisis Kualitas Kredit
Analisis risiko kredit berdasarkan *internal rating grades:*

h. Credit Quality Analysis
Credit risk analysis based on internal rating grades:

	2025				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
Bucket 1	8.822.041.006.761	--	--	--	8.822.041.006.761
Bucket 2	57.729.908.846	--	--	--	57.729.908.846
Bucket 3	--	56.420.454.549	--	--	56.420.454.549
Bucket 4	--	55.029.288.289	--	--	55.029.288.289
Bucket 5	--	--	149.510.302.579	--	149.510.302.579
	8.879.770.915.607	111.449.742.838	149.510.302.579	--	9.140.730.961.024
Cadangan kerugian kredit/ *Loss allowance*	(32.889.639.913)	(30.586.468.365)	(94.251.833.464)	--	(157.727.941.742)
Jumlah/*Total*	**8.846.881.275.694**	**80.863.274.473**	**55.258.469.115**	**--**	**8.983.003.019.282**

	2024				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
Bucket 1	7.324.840.834.721	--	--	--	7.324.840.834.721
Bucket 2	39.524.792.369	--	--	--	39.524.792.369
Bucket 3	--	29.488.954.559	--	--	29.488.954.559
Bucket 4	--	23.275.488.712	--	--	23.275.488.712
Bucket 5	--	--	60.904.461.753	--	60.904.461.753
	7.364.365.627.090	52.764.443.271	60.904.461.753	--	7.478.034.532.114
Cadangan kerugian kredit/ *Loss allowance*	(58.977.782.100,00)	(14.471.918.996)	(31.033.888.145)	--	(104.483.589.241)
Jumlah/*Total*	**7.305.387.844.990**	**38.292.524.275**	**29.870.573.608**	**--**	**7.373.550.942.873**

Analisis risiko kredit berdasarkan *external rating grades:*

Credit risk analysis based on external rating grades:

	2025				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
Kolektibilitas 1/*Collectibility 1*	8.822.041.006.761	--		--	8.822.041.006.761
Kolektibilitas 2/*Collectibility 2*	57.729.908.846	111.449.742.838		--	169.179.651.684
Kolektibilitas 3/*Collectibility 3*	--	--	51.801.696.755	--	51.801.696.755
Kolektibilitas 4/*Collectibility 4*	--	--	88.150.684.534	--	88.150.684.534
Kolektibilitas 5/*Collectibility 5*	--	--	9.557.921.290	--	9.557.921.290
	8.879.770.915.607	111.449.742.838	149.510.302.579	--	9.140.730.961.024
Cadangan kerugian kredit/ *Loss allowance*	(32.889.639.913)	(30.586.468.365)	(94.251.833.464)	--	(157.727.941.742)
Jumlah/*Total*	**8.846.881.275.694**	**80.863.274.473**	**55.258.469.115**	**--**	**8.983.003.019.282**

	2024				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
Kolektibilitas 1/*Collectibility 1*	5.333.343.975.086	--	--	--	5.333.343.975.086
Kolektibilitas 2/*Collectibility 2*	2.031.021.652.004	52.764.443.271	--	--	2.083.786.095.275
Kolektibilitas 3/*Collectibility 3*	--	--	20.085.178.908	--	20.085.178.908
Kolektibilitas 4/*Collectibility 4*	--	--	29.765.578.144	--	29.765.578.144
Kolektibilitas 5/*Collectibility 5*	--	--	11.053.704.701	--	11.053.704.701
	7.364.365.627.090	52.764.443.271	60.904.461.753	--	7.478.034.532.114
Cadangan kerugian kredit/ *Loss allowance*	(58.977.782.100)	(14.471.918.996)	(31.033.888.145)	--	(104.483.589.241)
Jumlah/*Total*	**7.305.387.844.990**	**38.292.524.275**	**29.870.573.608**	**--**	**7.373.550.942.873**

i. Aset dan Liabilitas Moneter dalam Mata Uang Asing

Posisi Devisa Netto ("PDN") Bank adalah sebagai berikut:

i. Assets and Liabilities Denominated in Foreign Currency

The Bank's Net Open Position ("NOP") was as Follows:

	31 Desember 2025/ December 31, 2025			31 Desember 2024/ December 31, 2024			
	PDN untuk laporan posisi keuangan (selisih neto aset dan liabilitas) *NOP for statement of financial position (net difference between assets and liabilities)*	Selisih neto tagihan dan liabilitas di rekening administratif *Net difference between receivables and liabilities in administrative accounts*	PDN secara keseluruhan (nilai absolut) Overall NOP (absolute amount)	PDN untuk laporan posisi keuangan (selisih neto aset dan liabilitas) *NOP for statement of financial position (net difference between assets and liabilities)*	Selisih neto tagihan dan liabilitas di rekening administratif *Net difference between receivables and liabilities in administrative accounts*	PDN untuk laporan posisi keuangan (selisih neto aset dan liabilitas) *NOP for statement of financial position (net difference between assets and liabilities)*	
USD	1.415.433.249.110	(1.384.025.000.000)	31.408.249.110	--	--	--	*USD*
SGD	2.268.364.759	--	2.268.364.759	--	--	--	*SGD*
Jumlah			**33.676.613.869**			**--**	***Total***
Jumlah Modal			7.427.414.000.000			--	***Total Capital***
Presentase PDN terhadap modal			**0,45%**			--	***Precentage of NOP to Capital***

Berdasarkan peraturan BI mengenai PDN sebagaimana telah direvisi melalui Peraturan BI No. 6/20/PBI/2004 pada tanggal 15 Juli 2004, yang terakhir diperbarui dengan Peraturan BI No. 12/10/PBI/2010 tanggal 1 Juli 2010, PDN bank setinggi-tingginya adalah 20% dari modal. PDN merupakan jumlah absolut dari selisih antara aset dan liabilitas dalam mata uang asing, baik yang terdapat di laporan posisi keuangan maupun rekening administratif. PDN Bank pada tanggal 31 Desember 2025 telah memenuhi ketentuan BI.

In accordance with BI regulation concerning NOP as amended by BI Regulation No.6/20/PBI/2004 on July 15, 2004 and as further amended by BI Regulation No.12/10/PBI/2010 dated July 1, 2010, the maximum NOP of banks should be at the most 20% of capital. NOP represents an absolute amount arising from the differences between the assets and liabilities in foreign currencies in the statements of financial position and administrative accounts. The NOP of the Bank as of December 31, 2025 is in compliance with BI regulations.

47. Peristiwa Penting Setelah Periode Pelaporan

Pembelian kembali saham sebesar 2.020.000 lembar saham dengan nilai perolehan Rp2.893.826.491 yang masih terutang per 31 Desember 2025 telah diselesaikan di Januari 2026. (Catatan 24).

Bank melakukan pembelian kembali saham Bank periode 3 (tiga) bulan berdasarkan Laporan Keterbukaan Informasi No.131/BBHI/X/2025 tanggal 29 Oktober 2025 terhitung sejak tanggal 30 Oktober 2025 sampai dengan 29 Januari 2026. Untuk periode 1 Januari 2026 sampai dengan 29 Januari 2026 Bank melakukan pembelian kembali saham sebanyak 12.362.300 lembar saham dengan nilai perolehan Rp17.908.691.148.

Berdasarkan Laporan Keterbukaan Informasi No. 021/BBHI/I/2026 tanggal 29 Januari 2026 Pembelian kembali saham Bank diperpanjang periode 3 (tiga) bulan terhitung sejak tanggal 30 Januari 2026 sampai dengan 29 April 2026, hingga 19 Februari 2026 untuk periode tersebut telah diperoleh sebanyak 3.963.000 lembar saham dengan nilai perolehan Rp5.625.102.813.

Pelaksanaan transaksi pembelian kembali saham Bank dilaksanakan melalui Bursa Efek Indonesia.

Sampai dengan 19 Februari 2026, Bank telah membeli kembali 106.716.100 lembar saham dengan total nilai perolehan sebesar Rp144.975.468.867 yang dicatat sebagai saham treasuri yang merupakan pengurang ekuitas.

Sampai dengan tanggal penyelesaian laporan keuangan, Bank belum melepaskan kembali saham treasuri sehingga tidak terdapat selisih harga perolehan dan harga pelepasan saham treasuri.

47. Significant Events After The Reporting Period

The repurchase of 2,020,000 shares with a total acquisition cost of Rp2,893,826,491, which remained payable as of 31 December 2025, was settled in January 2026 (Note 24).

The Bank conducted a share buyback for a period of 3 (three) months based on Information Disclosure Report No.131/BBHI/X/2025 dated October 29, 2025 until January 29, 2026, effective from October 30, 2025. For the period from January 1, 2026 to January 29, 2026, the Bank repurchased 12,362,300 shares with a total acquisition value of IDR 17,908,691,148.

The share buyback period was subsequently extended for another 3 (three) months based on Information Disclosure Report No.021/BBHI/I/2026 dated January 29, 2026, effective from January 30, 2026 until April 29, 2026. As of February 19, 2026, during this extended period, the Bank had acquired 3,963,000 shares with a total acquisition value of Rp5,625,102,813.

The implementation of the Bank's share buyback transactions was carried out through the Bursa Efek Indonesia.

As of February 19, 2026, the Bank had repurchased a total of 106,716,100 shares with an aggregate acquisition value of Rp144,975,468,867, which are recorded as treasury shares and presented as a deduction from equity.

As of the date of the finalization of the financial statements, the Bank had not reissued any treasury shares; therefore, there was no difference between the acquisition cost and the reissuance price of treasury shares.

48. Standar Baru dan Amendemen atas Standar yang Telah Disahkan Namun Belum Berlaku Efektif

Amendemen, revisi dan penyesuaian tahunan atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2026, dengan penerapan dini diperkenankan yaitu:

48. Standard and Amendment to Standards which has been Issued but Not Yet Effective

Amendments, revised and annual improvements to standards which are effective for periods beginning on or after January 1, 2026, with early adoption are as follows:

- Amendemen PSAK 109: Instrumen Keuangan dan PSAK 107: Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan;
- Penyesuaian Tahunan PSAK 107, PSAK 109, PSAK 110, dan PSAK 207; dan
- Revisi PSAK 338: Kombinasi Bisnis Entitas Sepengendali terkait ruang lingkup dan penerapan metode penyatuan kepemilikan.

Standar baru, revisi dan amandemen serta interpretasi atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2027, dengan penerapan dini diperkenankan yaitu:

- PSAK 118: Penyajian dan Pengungkapan dalam Laporan Keuangan;
- PSAK 119: Entitas Anak tanpa Akuntabilitas Publik: Pengungkapan;
- Amandemen PSAK 119: Entitas Anak tanpa Akuntabilitas Publik: Pengungkapan;
- Revisi PSAK 401: Penyajian dan Pengungkapan dalam Laporan Keuangan Syariah;
- ISAK 403: Komponen Laporan Keuangan Entitas Syariah Yang Menerapkan SAK Indonesia Untuk Entitas Privat dan SAK Indonesia Untuk Entitas Mikro, Kecil, dan Menengah;
- PSAK 413: Penurunan Nilai; dan
- PSAK 414: Penurunan Nilai Aset Keuangan Syariah bagi Entitas yang Menerapkan SAK Indonesia untuk Entitas Privat (SAK EP).

Hingga tanggal laporan keuangan ini diotorisasi, Perusahaan masih melakukan evaluasi atas dampak potensial dari penerapan standar baru, amandemen standar dan interpretasi standar tersebut.

- *Amendments PSAK 109 and PSAK 107 regarding Classification and Measurement of Financial Instruments;*
- *Annual Improvements on PSAK 107, PSAK 109, PSAK 110, dan PSAK 207; and*
- *Revised PSAK 338: Business Combination of Entity Under Common Control regarding the scope and application of the method of pooling of interest.*

New, revised and amendment of standards and interpretation of standard which are effective for periods beginning on or after January 1, 2027, with early adoption permitted, are as follows:

- *PSAK 118: Presentation and Disclosure in Financial Statements;*
- *PSAK 119: Subsidiaries without Public Accountability: Disclosures;*
- *Amendment PSAK 119: Subsidiaries without Public Accountability: Disclosures;*
- *Revised PSAK 401: Presentation and Disclosure in Sharia Financial Statements;*
- *ISAK 403: Components of Financial Reports of Sharia Entities That Apply Indonesian SAK for Private Entities and Indonesian SAK for Micro, Small, and Medium Entities;*
- *PSAK 413: Impairment; and*
- *PSAK 414: Impairment of Sharia Financial Assets for Entities Implementing Indonesian SAK for Private Entities (SAK EP).*

Until the date of the financial statements is authorized, the Group is still evaluating the potential impact of the adoption of new standards, amendments to standards and interpretations of these standards.

49. Penyelesaian Laporan Keuangan

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian kewajaran laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 23 Februari 2026.

49. Completion of Financial Statement

The management of the Bank is responsible for the preparation and fair presentation of these financial statements in accordance with Indonesian Financial Accounting Standards, which were completed and authorized by the Board of Directors for issue on February 23, 2026.

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