

ANNUAL
REPORT **2025**



Indonesian Cultural Heritage
Kain Tradisional

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Opening



Songket Palembang

Songket Palembang inheriting the glorious spirit of Sriwijaya Kingdom, woven from silk and gold thread that symbolizes eternal prosperity and majesty. More than just a textile, this songket represents a hope of a brilliant future and a legacy of beauty that remains timeless.

OPENING

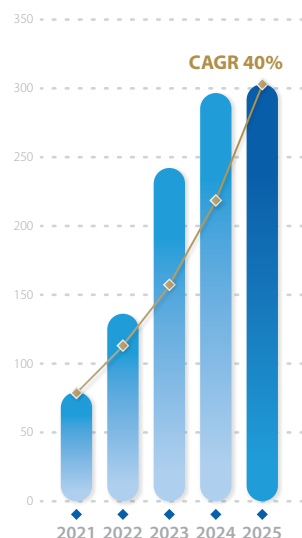
KEY HIGHLIGHTS



Achievement of the **Bank's net profit** with Compound Annual Growth Rate (**CAGR**), 2021-2025 of **40%**, and Growth of 2.22% in 2025.



CCB Indonesia obtained **idAAA rating (the highest rating)** from rating agency PT Pefindo for 6 (six) consecutive years.



STRONG LOAN AND FUNDING GROWTH



LOAN GROWTH
12.5%
y-o-y



TOTAL FUNDING GROWTH
22.7%
y-o-y

IMPROVED ASSET QUALITY (NPL BRUTO)

1.5%
vs 2.1% in 2024

IMPROVED PROFITABILITY AND EFFICIENCY



REVENUE GROWTH
2.7%
y-o-y



PROFIT AFTER TAX GROWTH
2.2%
y-o-y

CONTROLLED COST GROWTH AND IMPROVED IN EFFICIENCY

CIR 56.4%
BOPO 83.2%

IMPROVED ASSET QUALITY AND SOLID LIQUIDITY AND CAPITAL



TOTAL ASSET GROWTH
13.6%
y-o-y

STRONG AND MORE OPTIMAL LIQUIDITY
LCR 159%
NSFR 116%
* Above the minimum threshold 100%

STRONGER/HIGHER CAPITAL
CAR 29.5%

**STRONG LOAN AND
FUNDING GROWTH**

- **Loan growth** by IDR 2.9 trillion or 12.5% y-o-y which was mostly from Corporate segments.
- **Improved Asset Quality** with lower Gross NPL ratio from 2.1% (Dec'24) to 1.5% (Dec'25).
- **Total Funding growth** by IDR 5.3 trillion or 22.7% y-o-y with CASA ratio growth of 2.06% y-o-y (CASA ratio 2024: 22.15% and CASA ratio 2025: 24.21%)

**IMPROVED
PROFITABILITY AND
EFFICIENCY**

- **Revenue increased by 2.7% y-o-y** which was mostly contributed by business volume growth.
- **lower ECL Impairment by 35.6% y-o-y**, Supported by improved asset management quality
- **Profit after tax / PAT growth by 2.2% y-o-y**, contributed from the business growth and improvement in profitability.

**SOLID LIQUIDITY
AND CAPITAL**

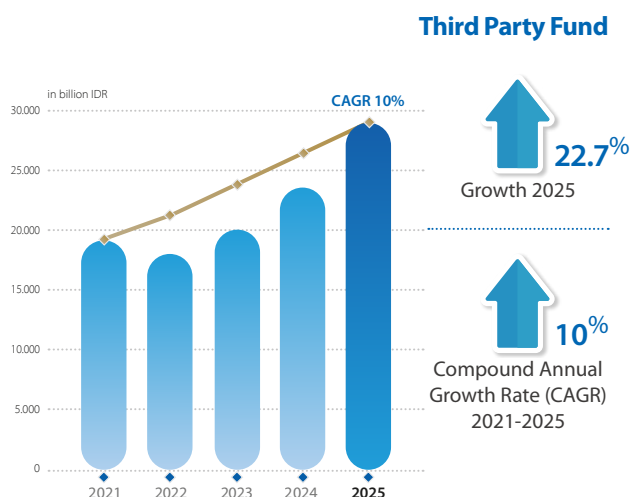
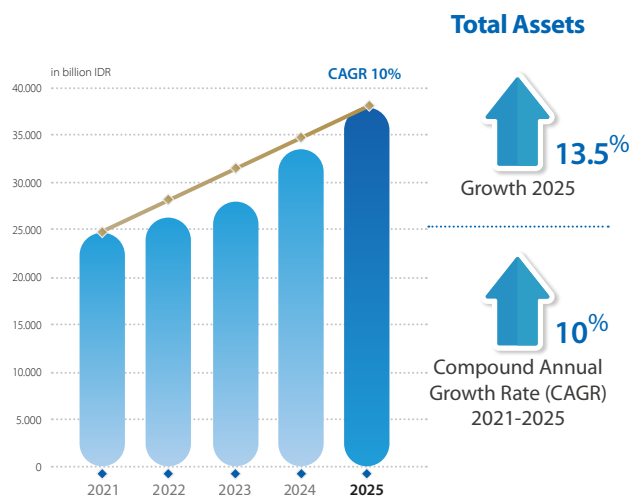
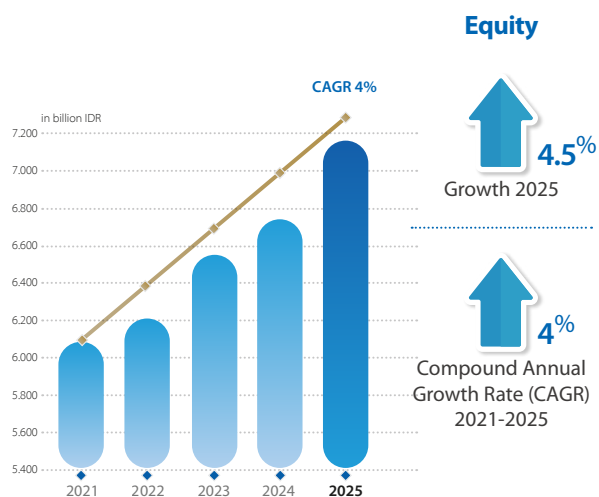
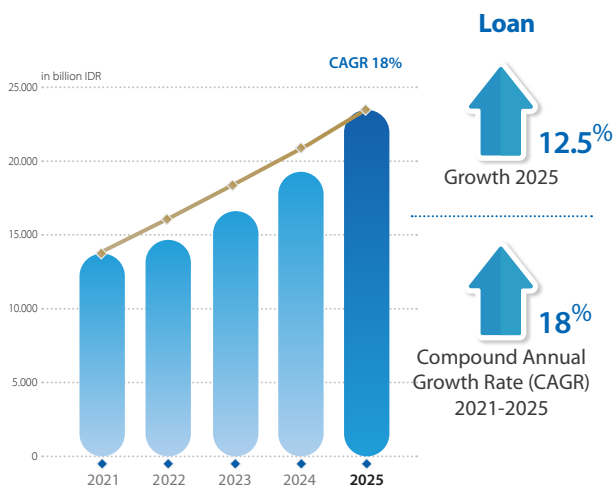
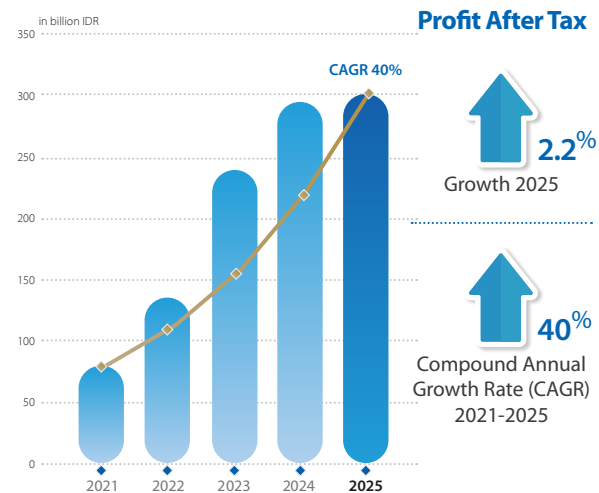
- **Total Asset increased** by IDR 4.5 trillion or 13.5% y-o-y.
- **Strong and optimal liquidity** with sufficient of LCR 159.2% and NSFR 116.3% which are still above the minimum regulatory threshold of 100%.
- **Strong Capital** with CAR 29.5% (Dec'25).
- **Bank's equity increased** from IDR 6.8 trillion, up by IDR 304 billion or 4.5% y-o-y to IDR 7.1 trillion as of December 2025.



OPENING

KEY PERFORMANCE

With the support of stakeholders, CCB Indonesia continues to show good performance, as well as continues to provide higher quality banking services through electronic banking, and 71 offices spread across Indonesia.





OPENING

VISION, MISSION, CORE BELIEFS, CORE VALUES

VISION

Become an international bank and has the ability to multiply value through innovation capabilities.

MISSION

Provide better products and services for customers, create higher value for shareholders, build broader career path for associates, and implementing social and environmental responsibility as a good corporate citizen.

CORE BELIEFS

1. Strong financial base

We believe that a strong financial base will determine the competitiveness of our bank. Therefore, we aim to deliver outstanding sustainable financial performance by building a customer network, productive processes and cost-effectiveness, superior human capital.

2. Ability to provide complex service and with speed

We believe that the ability to provide complex and fast services can win customers' choices. Therefore, we desire to design and implement complex and fast service processes for customers.

3. Strong partnerships

We believe that the partnership is a multiplier of the value received by the customer; therefore, we intend to build comprehensive partnerships between our bank and suppliers and business partners, partnerships between employees and managers, partnerships between functions within our organization.

4. Sustainable improvement

We believe that in this life we will never reach perfection, therefore we desire to always strive for perfection; there is always a better way.

5. Human capital

We believe that human capital is a determinant of our ability to deliver sustainable financial performance; therefore we aim to attract, retain, motivate and effectively utilize the quality personnel we can find.

6. Commitment

We believe that the commitment to build a harmony of economic, social and environmental interests will maintain sustainable economic growth, therefore we desire to succeed in developing a green environment.

CORE VALUES

1. Integrity

Ability and commitment to realize what has been agreed

2. Trust

Relationships are based on trust in each other

3. Speed

Speed in providing service

4. Competence

Competence is the main differentiator between success and failure in any field

OVERVIEW OF CCB INDONESIA



11 BRIEF HISTORY OF CCB INDONESIA

12 BUSINESS LINE

- ◆ Business Activities on the Basis of the Articles of Association and are Conducted
- ◆ Business Activities According to the Articles of Association

PT Bank China Construction Bank Indonesia Tbk ("CCB Indonesia") is a Commercial Foreign Exchange Bank listed in the Indonesian Stock Exchange (IDX), and was the result of a merger between PT Bank Windu Kentjana International Tbk ("Bank Windu") and PT Bank Antardaerah ("Bank Anda") on 30 November 2016, which has a network consisting of 71 offices spread out in cities across Indonesia such as Jakarta, Bandung, Semarang, Yogyakarta, Surabaya, Denpasar Bali, Mataram Lombok, Palembang, Bandar Lampung, Batam, Pekanbaru, Pontianak, Makassar and Pangkal Pinang.

Accelerating business development in the corporate banking segment, along with the retail segment, namely commercial banking and small and medium scale enterprises (SMEs), as well as consumer banking, taking into account the harmony of economic, social and environmental interests.

BRIEF HISTORY OF CCB INDONESIA

Merger between Bank Windu with the fully controlled subsidiary Bank Anda has been approved by Financial Services Authority (OJK) No. S-400 / PB.12 / 2016 dated 30 November 2016, as well as the Admission of Merger Notification of Minister of Law and Human Rights No. AHU-AH.01.10-0003777 dated 30 November 2016.

OPENING

OVERVIEW OF CCB INDONESIA

Thus, merger between Bank Windu and Bank Anda has been effectively implemented as of 30 November 2016.

Bank Windu as surviving company was renamed into "PT Bank China Construction Bank Indonesia Tbk" or shortened as "CCB Indonesia" which had been registered by the Decision of Minister of Law R.I. No. AHU-0003776.AH.01.10.Tahun 2016 dated 30 November 2016 and has been approved by Financial Services Authority No.S-441/PBI.12/2016 dated 28 November 2016 in accordance with copy of the corresponding decision of the Board of Commissioners of Financial Services Authority No. 17/KDK.03/2016 dated 27 November 2016 regarding the confirmation of the use of business license of PT Bank Windu Kentjana International Tbk into PT Bank China Construction Bank Indonesia Tbk.

Background for change of Company's name is related to the entry of new controlling shareholder China Construction Bank Corporation ("CCB") into the Company, which currently holds 60% (sixty percent) of the shares of the Company.

Previously, PT Bank Windu Kentjana International Tbk ("Bank Windu") was also a merged bank between PT Bank Multicor Tbk and PT Bank Windu Kentjana (BWK) on 8 January 2008. The merger is legally incorporated in the Merger Deed No.171 dated 28 November 2007 which was approved by the Minister of Justice and Human Rights No.AHU-00982.AH.01.02 on 8 January 2008.

PT Bank Windu Kentjana (BWK) was originally founded on May 26, 1967 by 3 social foundations as its founder, Dharma Putra Kostrad Foundation, Trikora Orphans Fellowship Foundation and Djajakarta Foundation. In 1978, ownership was transferred to the Salim family (Salim Group).

While Multicor was originally known as PT Multinational Finance Corporation established in 1974 in the form of Non-Bank Financial Institutions (LKBB), was a consortium (joint venture) of domestic banks with international banks namely Royal Bank of Scotland, BCA, LTCB Japan, Jardine Fleming, Chemical Bank and Asia Insurance. In 1993 changed its status to Bank Multicor. Subsequently in 2003, Mr. Johnny Wiraatmadja and colleagues took over the ownership of Bank Multicor.

On 8 January 2008 a merger between Bank Multicor Tbk and BWK took place and it became "PT Bank Windu Kentjana International Tbk.", also known as "Bank Windu".

BUSINESS LINE

Business Activities on the Basis of the Articles of Association and Are Conducted

Based on Article 3 of the Company's Articles of Association, the scope of CCB Indonesia's activities is to conduct business in the banking sector in accordance with the applicable laws and regulations. Information on business activities based on the Articles of Association. The scope of CCB Indonesia's activities includes:

Business Activities According to the Articles of Association**Main Business Activities**

- Raising funds from the community in the form of current account, time deposits, certificates of deposit, savings and/or other equivalent forms;
- Granting medium, long or short term-loans and other types that are prevalent in the banking world;
- Promissory note issuance;
- Purchasing, selling, or guaranteeing at own risk or for the benefit and at the behest of the customer:
 - Bills including bills received by banks whose validity period is no longer than the usual practice in trading these letters;
 - Promissory notes and commercial paper - other, whose validity period is no longer than the usual practice in trading such documents;
 - State treasury papers and government guarantees;
 - Bank Indonesia Certificates (SBI);
 - Bonds;
 - Promissory notes which can be traded;
 - Other securities in accordance with the provisions stipulated by the competent authority.
- Transferring money both for own interests and for the interests of customers;
- Placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities or by sight draft, checks or other means;
- Receiving payments from bills on securities and doing calculations with or between third parties;
- Placing funds from customers to other customers in the form of securities listed on the stock exchange;
- Conducting activities in foreign currencies by meeting applicable regulations;
- Providing financing and or conducting other activities in accordance with the provisions stipulated by the competent authority.

**Supporting Business Activities**

- Providing a place to store goods and securities;
- Conducting custodian activities for the interests of other parties based on a contract;
- Purchasing collateral both in whole or in part through auctions in the event that the debtor does not fulfill his obligations to the Company provided that the collateral purchased must be disbursed as soon as possible;
- Conducting factoring, credit business and trustee activities;
- Conducting activities as a provider of pension funds in accordance with applicable laws and regulations, both as the founder of the employer's pension fund and as the founder and/or participant of the financial institution pension fund;
- Conducting venture capital in banks or other companies in finance leasing, venture capital companies, securities companies, insurance companies, clearing and guarantee institutions as well as deposit and settlement institutions, by fulfilling the provisions stipulated by the competent authority;
- Conducting temporary venture capital activities to overcome non-performing loan, on condition that the investment must be withdrawn accordance with the provisions stipulated by the competent authority;
- Undertaking other businesses that are directly or indirectly related to the above purpose, the implementation of which is not contrary to the laws in force in Indonesia.

All business activities according to the Articles of Association have been implemented by the Company.



OPENING

COMPANY PROFILE



Company Name	PT Bank China Construction Bank Indonesia Tbk
Head Office	Sahid Sudirman Center, 15th floor Jl. Jend Sudirman Lot 86, Central Jakarta 10220, Indonesia. Telephone (62-21) 5082 1000 Fax. (62-21) 5082 1010 SWIFT/BIC : BWKIIDJA
Website	bankccbi.co.id
Email	corsec@idn.ccb.com
Investor Relation	Corporate Secretary (Thomas Widiyanto)
Legal Aspect	Merger between PT Bank Windu Kentjana International Tbk with PT Bank Antardaerah which was approved by Financial Services Authority ("OJK") No. S-400 / PB.12 / 2016 dated 30 November 2016, as well as the Admission of Merger Notification No. AHU-AH.01.10-0003777 dated 30 November 2016.
	Surviving company was renamed into "PT Bank China Construction Bank Indonesia Tbk" abbreviated "CCB Indonesia" which was registered by the Decision of Minister of Law and Human Rights R.I. No. AHU-0003776.AH.01.10. year 2016 dated November 30, 2016 and has been approved by Financial Services Authority No. S-441/PBI.12/2016 dated 28 December 2016 in accordance with copy of the corresponding decision of the Board of Commissioners of Financial Services Authority No. 17/KDK.03/2016 dated 27 December 2016 regarding the confirmation of the use of business license of "PT Bank Windu Kentjana International Tbk" into "PT Bank China Construction Bank Indonesia Tbk".
Bank Status	Public listed Company and Foreign Exchange Commercial Bank
Stock listing	Indonesia Stock Exchange
Stock Code	MCOR



SUPPORTING INSTITUTIONS AND/OR PROFESSIONALS

Trading and Stock Listing Information

PT Indonesia Stock Exchange

Indonesia Stock Exchange Building, Tower 1
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia
Tel : (62-21) 5150515
Fax : (62-21) 5154153
Website : www.idx.co.id
Email : listing@idx.co.id

Services provided : Annual Stock Registration Services
Assignment Period : January - December 2025
Fee : IDR 277,500,000

Public Accounting Firm

Public Accountant Firm Purwantono, Sungkoro and Surja a member of Ernst and Young

(Public Accountant: Christophorus Alvin Kossim)
Indonesia Stock Exchange Building
Tower 1, 13th and 14th Floor, Tower 2, 7th Floor,
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia
www.ey.com

Services provided : Audit services for Financial Statement for Fiscal
Year 2025.
Assignment Period : January - December 2025
Fee : IDR 1,972,192,500

Securities Administration Bureau

PT Sinartama Gunita

Gedung Menara Tekno Lt.7
Jl. H. Fachrudin No.19,
Kebon Sirih, Tanahabang
Jakarta Pusat 10250, Indonesia
Tel : (62-21) 3923003
Fax : (62-21) 3923003
Website : www.sinartama.co.id
Email : helpdesk1@sinartama.co.id

Services provided : Stock Administration Services
Assignment Period : July 2025 – June 2026
Fee : IDR 38,850,000

Custodian

PT Indonesian Central Securities Depository

Indonesia Stock Exchange Building, Tower 1, 5th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia
Tel : (62-21) 5152855
Fax : (62-21) 52991199
Website : www.ksei.co.id
Email : helpdesk@ksei.co.id

Services provided : Securities Administration (Stock) Management
Assignment Period : January - December 2025
Fee : IDR 11,100,000

Public Notary

Notaris Eliwaty Tjitra, S.H.

Graha Kencana Blok DK Jl. Raya Perjuangan No. 88
Kebon Jeruk Jakarta Barat, Indonesia
Tel : (62-21) 536 77 338
Fax : (62-21) 536 77 339, 532 5938
Email : eliwatyt@gmail.com

Services provided : Preparing the Annual GMS Resolution for the
2024 fiscal year and Extraordinary GMS in
2025
Assignment Period : January - December 2025
Fee : IDR 106,005,000

Membership of the Association

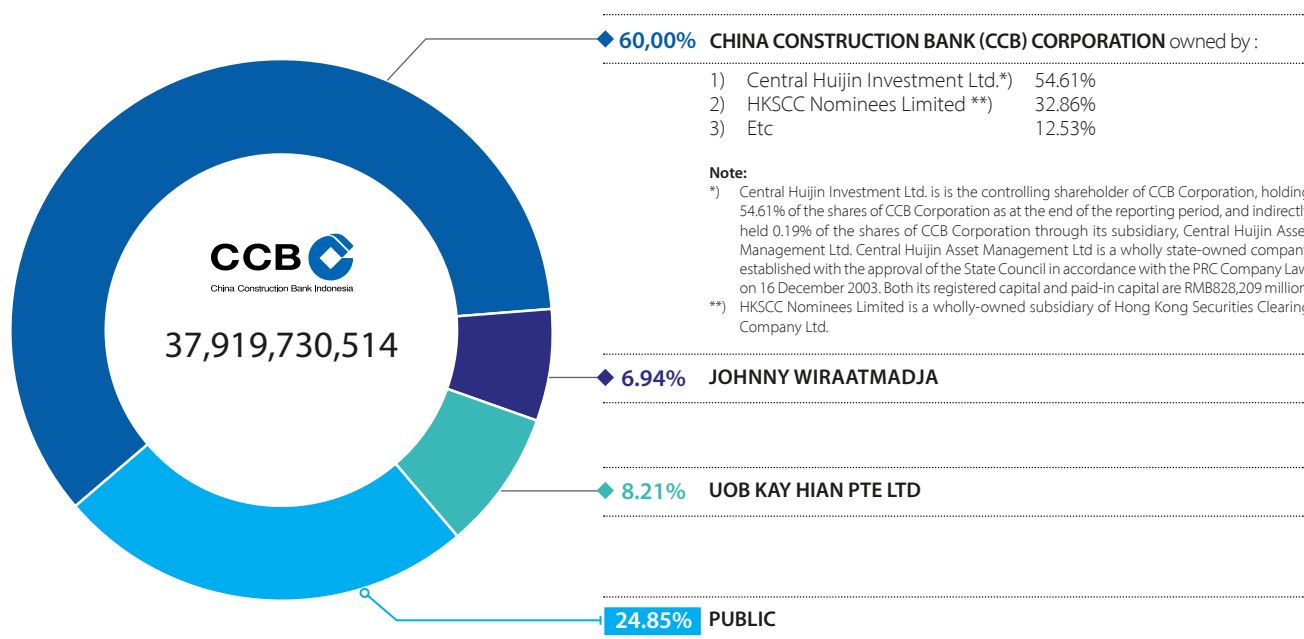
CCB Indonesia is a member of a number of associations, including:

1. National Commercial Banks Association (Perbanas)
2. Association of Indonesian Issuers (AEI)
3. Banking Compliance Director Communication Forum (FKDKP)
4. Indonesian Payment System Association (ASPI)
5. Indonesian Commodity Futures Trading Association (ASPEBTINDO)
6. Alternative Institutions for Settlement of Financial Services Sector Disputes (LAPS SJK)
7. Chinese Chamber of Commerce
8. Association Cambiste International - Financial Markets Association Indonesia (ACI FMA Indonesia)
9. Banking Operations Director Communication Forum (FKDOP)
10. Indonesian Money Market and Foreign Exchange Market Association (APUVINDO)
11. Indonesian SWIFT Association (ASWIFTINDO)

OPENING

SHAREHOLDERS' INFORMATION

SHARE OWNERSHIP COMPOSITION OF CCB INDONESIA



SHARE OWNERSHIP COMPOSITION OF CCB INDONESIA

No.	Shareholders' Name	1 January 2025		31 December 2025	
		Number of Shares	Percentage	Number of Shares	Percentage
1.	China Construction Bank Corporation	22,751,563,707	60.00%	22,751,563,707	60.00%
2.	Johnny Wiraatmadja	2,631,113,705	6.94%	2,631,113,705	6.94%
3.	UOB Kay Hian Pte. Ltd.	3,112,832,456	8.21%	3,112,832,456	8.21%
4.	Public	9,424,220,646	24.85%	9,424,220,646	24.85%
	Total Shares	37,919,730,514	100.00%	37,919,730,514	100.00%

BRIEF DESCRIPTION OF SHAREHOLDERS

China Construction Bank Corporation

China Construction Bank (CCB) Corporation, headquartered in Beijing, is a leading large-scale commercial bank in China. Its predecessor, People's Construction Bank of China, was established in October 1954. It was listed on Hong Kong Stock Exchange in October 2005 (stock code: 00939) and Shanghai Stock Exchange in September 2007 (stock code: 601939). At the end of 2025, the Bank's market capitalisation was approximately US\$265,545 million, ranking seventh among all listed banks in the world.

CCB Corporation provides customers with comprehensive financial services, including corporate finance business, personal finance business, treasury and asset management business and others, serving 785 million personal customers and 12.73 million corporate customers. Moreover, CCB Corporation has subsidiaries in various sectors, including fund management, financial leasing, trust, insurance, futures, pension and investment banking. At the end of 2025, CCB Group had 378,344 staff members and 14,614 operating entities.



OPENING SHAREHOLDERS INFORMATION

CCB Group continues to enhance high-quality financial services for major national strategies, key areas and weak links, makes significant efforts in the **"Five Priorities"** in finance, i.e., technology finance, green finance, inclusive finance, pension finance and digital finance, proactively supports the development of new quality productive forces, effectively serves the expansion of domestic demand, and assists in high-standard opening up and coordinated regional development. CCB Group continuously enhances its **"Three Capabilities"** in serving national construction, preventing financial risks, and participating in international competition, and unswervingly promotes intensive high-quality development.

Johnny Wiraatmadja

Mr Johnny Wiraatmadja, Indonesian citizen, 73 years old, is an entrepreneur and has experience in the banking sector since 1979, domiciled in Jakarta.

He was appointed as Director of Treasury at PT Bank Panin, Tbk from 1991 to 2007. Furthermore, from 2007 until now, he serves as Commissioner at PT Bank Panin, Tbk.

Share Ownership of the Company (Direct and Indirect)

Board of Commissioners and Board of Directors

1 January 2025				31 December 2025			
No.	Name	Position	Number of Shares	No.	Name	Position	Number of Shares
Board of Commissioners				Board of Commissioners			
1.	Guo Meijun	Commissioner	-	1.	Wu Jianzheng ¹⁾	President Commissioner	-
2.	Mohamad Hasan	Commissioner (independent)	-	2.	Guo Meijun	Commissioner	-
3.	Yudo Sutanto, Nyoo	Commissioner (independent)	-	3.	Mohamad Hasan	Commissioner (independent)	-
				4.	Yudo Sutanto, Nyoo	Commissioner (independent)	-
Board of Directors				Board of Directors			
1.	Zhu Yong	Director	681,162 (<1%)	1.	Jiang Yongdong ²⁾	President Director	-
2.	Setiawati Samahita ³⁾	Director	3,422,310 (<1%)	2.	Zhu Yong	Director	932,114 (<1%)
3.	Junianto	Director	1,588,382 (<1%)	3.	Junianto	Director	1,996,923 (<1%)
4.	Agresius Robajanto Kadiaman ⁴⁾	Compliance Director	1,458,831 (<1%)	4.	Suryati Budiyanto ⁵⁾	Director	-
				5.	Andreas Herman Basuki ⁵⁾	Compliance Director	-

¹⁾ Effectively appointed on 7 May 2025

²⁾ Effectively appointed on 14 March 2025

³⁾ Effectively resigned on 24 April 2025

⁴⁾ Effectively resigned on 23 December 2025

⁵⁾ Effectively appointed on 23 December 2025

Note:

All members of Board of Commissioners and Board of Directors have no indirect ownership of CCB Indonesia shares during 2025 period. Share ownership is the realization of remuneration rights received while serving as Director.

OPENING

SHAREHOLDERS INFORMATION

Share Ownership of the Company (Direct and Indirect)

Board of Commissioners and Board of Directors

Share ownership (direct and indirect) of members of the Board of Commissioners and Board of Directors who are serving and/or appointed in 2025, as follows:

1 January 2025

No	Name	Position	Number of Shares	Shares in Other Banks/ Financial Institutions	Shares in Non-Financial Institutions
Board of Commissioners					
1	Guo Meijun	Commissioner	-		
2	Mohamad Hasan	Commissioner (independent)	-		
3	Yudo Sutanto, Nyoo	Commissioner (independent)	-		• PT Hakim Sentausa (> 5%) • PT Trio Indah Sentausa (> 5%) • PT Sejahtera Inti Carbon Persada (> 5%) • PT Oesowilangun (> 5%)
Board of Directors					
1	Zhu Yong	Director	681,162 (<1%)		
2	Setiawati Samahita ³⁾	Director	3,422,310 (<1%)		
3	Junianto	Director	1,588,382 (<1%)		
4	Agresius Robajanto Kadiaman ⁴⁾	Compliance Director	1,458,831 (<1%)		PT Agra Reswara Kayana (> 5%)

31 December 2025

No	Name	Position	Number of Shares	Shares in Other Banks/ Financial Institutions	Shares in Non-Financial Institutions
Board of Commissioners					
1	Wu Jianzheng ¹⁾	Komisaris Utama	-		
2	Guo Meijun	Komisaris	-		
3	Mohamad Hasan	Komisaris (independen)	-		
4	Yudo Sutanto, Nyoo	Komisaris (independen)	-		• PT Hakim Sentausa (> 5%) • PT Trio Indah Sentausa (> 5%) • PT Sejahtera Inti Carbon Persada (> 5%) • PT Oesowilangun (> 5%)
Direksi					
1	Jiang Yongdong ²⁾	President Director	-		
2	Zhu Yong	Director	932,114 (<1%)		
3	Junianto	Director	1,996,923 (<1%)		
4	Suryati Budiyananto ⁵⁾	Director	-		PT Budi Murni Panca Jaya (> 5%)
5	Andreas Herman Basuki ⁵⁾	Compliance Director	-		

¹⁾ Effectively appointed on 7 May 2025

²⁾ Effectively appointed on 14 March 2025

³⁾ Effectively resigned on 24 April 2025

⁴⁾ Effectively resigned on 23 December 2025

⁵⁾ Effectively appointed on 23 December 2025

Note:

All members of Board of Commissioners and Board of Directors have no indirect ownership of CCB Indonesia shares during 2025 period.



OPENING SHAREHOLDERS INFORMATION

Number of Shareholders and Percentage Based on Classification as of 31 December 2025

Shareholder Category	Number of Shareholders	Number of Shares	Percentage
Domestic Investor			
1. Broker	11	13,705	0.00%
2. Individual - Domestic	10,942	6,341,585,387	16.72%
3. Individual Foreign KITAS - NPWP	10	4,138,458	0.01%
4. Insurance NPWP	2	200	0.00%
5. Pension Fund	2	14,700,000	0.04%
6. Limited company NPWP	28	3,222,561,020	8.50%
7. Foundation NPWP	3	203,200	0.00%
Sub Total	10,998	9,583,201,970	25.27%
Foreign Investor			
8. Individual - Foreign	14	6,015,369	0.02%
9. Institution - Foreign	31	28,330,513,175	74.71%
Sub Total	45	28,336,528,544	74.73%
Total	11,043	37,919,730,514	100.00%

Shareholders ≥ 5%

No	Shareholders' Name	1 January 2025		31 December 2025	
		Number of Shares	Percentage	Number of Shares	Percentage
1	China Construction Bank Corporation	22,751,563,707	60.00%	22,751,563,707	60.00%
2	Johnny Wiraatmadja	2,631,113,705	6.94%	2,631,113,705	6.94%
3	UOB Kay Hian Pte. Ltd.	3,112,832,456	8.21%	3,112,832,456	8.21%
Total Shares		28,495,509,868	75.15%	28,495,509,868	75.15%

Shareholders < 5% Based on Classification

Shareholder Category	1 January 2025			31 December 2025		
	Number of Shareholders	Number of Shares	Percentage	Number of Shareholders	Number of Shares	Percentage
Domestic Investor						
1. Broker	13	2,988,804	0.01%	11	13,705	0.00%
2. Individual - Domestic	10,339	3,681,520,073	9.71%	10,941	3,710,471,682	9.78%
3. Individual Foreign KITAS - NPWP	10	5,321,258	0.01%	10	4,138,458	0.01%
4. Insurance NPWP	3	1,723,775,428	4.55%	2	200	0.00%
5. Pension Fund	2	14,700,000	0.04%	2	14,700,000	0.04%
6. Limited company NPWP	27	2,240,359,430	5.91%	28	3,222,561,020	8.50%
7. Foundation NPWP	3	203,200	0.00%	3	203,200	0.00%
Sub Total	10,397	7,668,868,193	20.22%	10,997	6,952,088,265	18.33%
Foreign Investor						
8. Individual - Foreign	15	5,760,469	0.02%	14	6,015,369	0.02%
9. Institution - Foreign	28	1,749,591,984	4.61%	29	2,466,117,012	6.50%
Sub Total	43	1,755,352,453	4.63%	43	2,472,132,381	6.52%
Total	10,440	9,424,220,646	24.85%	11,040	9,424,220,646	24.85%

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COMPANY GROUP STRUCTURE, SUBSIDIARIES AND ASSOCIATED ENTITIES

COMPANY GROUP STRUCTURE

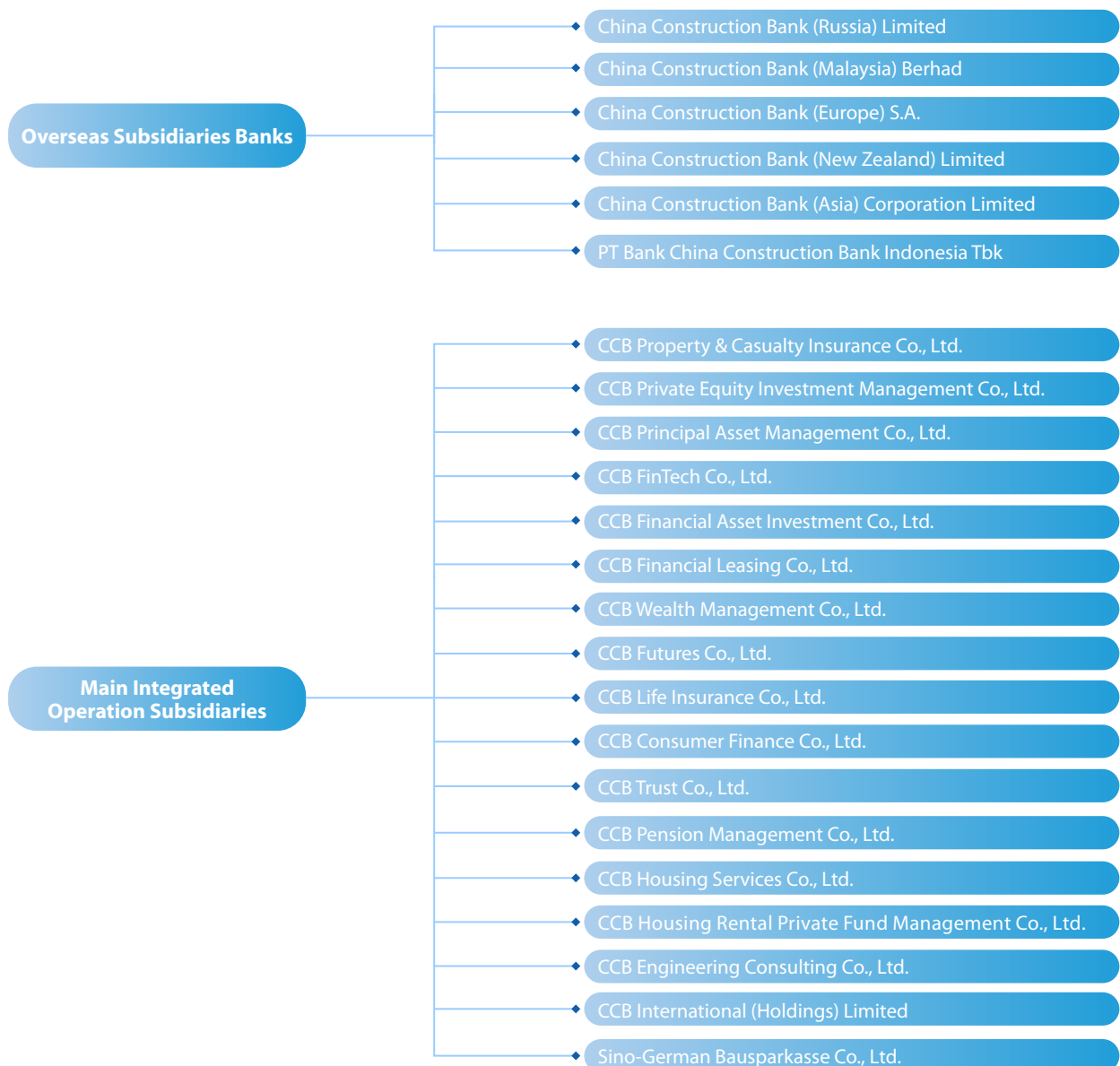
Subsidiaries and/or Associated Entities

As of 31 December 2025, PT Bank China Construction Bank Indonesia Tbk has no subsidiaries or associated entities.

Other Information

As of 31 December 2025, there has been no transactions between bank and related parties in business groups in the financial sector; there has been no transactions with related parties conducted by every entity in the business group in the financial sector; there has been no provision of funds, commitments or other facilities which may be equalized by any entity situated in business group with Bank to debtor and/or parties that have obtained the provision of funds from Bank.

STRUCTURE OF SUBSIDIARIES OF CCB CORPORATION





CAPITAL AND RISK MANAGEMENT - PARENT ENTITY

CAPITAL MANAGEMENT

CCB Group adheres to a robust and prudent capital management strategy and attaches importance to both internal capital accumulation and external capital replenishment. It deeply promotes intensive capital transformation by continuing to strengthen capital constraint and incentives to enhance the efficiency of capital use, retains adequate capital and sound structure, and provides a solid foundation for serving the high-quality development of the real economy and implementing the strategies of CCB Corporation.

In 2025, CCB Group continued to promote the implementation of the new capital rules, and improved the regulatory capital constraint and transmission mechanism to conduct external capital replenishment in a prudent and orderly manner. It recorded retained earnings of RMB 232.2 billion after deducting dividends, issued A-shares to specific target with the total amount of RMB 105.0 billion to replenish Common Equity Tier 1 capital, and issued the undated capital bonds of RMB40.0 billion and Tier 2 capital bonds of RMB 125.0 billion. CCB Group effectively advanced refined capital management, and achieved reasonable growth in risk-weighted assets. CCB Group maintained all capital adequacy ratios above regulatory requirements with ample buffers retained, and smoothly achieved compliance with TLAC standards.

CAPITAL ADEQUACY RATIO

According to regulatory requirements, CCB Group has calculated and disclosed capital adequacy ratios in accordance with the Rules on Capital Management of Commercial Banks since 2024. The scope of calculation includes all domestic and overseas branches and sub-branches, and financial subsidiaries (excluding insurance companies). Based on the approval to implement the advanced capital measurement approach in 2014, the former CBIRC granted approval for CCB Group to expand the implementation scope of the approach in April 2020. CCB Group calculates capital adequacy ratios using both advanced approach and other approaches for capital measurement in accordance with regulatory requirements and is in compliance with relevant requirements for capital floors.

CCB Group continued to deepen the transformation towards more intensive use of capital and refined management, and advanced the high-quality implementation of the new capital rules. At the end of 2025, CCB Group's total capital ratio, Tier 1 ratio and Common Equity Tier 1 ratio, which were calculated in accordance with the Rules on Capital Management of Commercial Banks, were 19.69%, 15.47% and 14.63%, respectively, all in compliance with regulatory requirements.

RISK MANAGEMENT

CCB Group adheres to a comprehensive risk management concept featuring "full coverage, whole processes, all participation, systemic knowledge, global vision, and group-wide governance enhancement". It continues to improve its risk management, internal control and

compliance management systems and mechanisms, clarifies and enforces the responsibilities of "three lines of defence", strengthens checks and balances and coordination, and enhances the integrated risk governance of overseas operations and subsidiaries. CCB Group's capability to prevent financial risks is steadily elevated.

CCB Group continued to improve its comprehensive, proactive and intelligent risk management system. CCB Group beefed up its efforts in "comprehensive risk management". It revised the Rules on Comprehensive Risk Management to improve the comprehensive risk governance framework, identify management responsibilities and requirements for various risks, and further clarify the risk management roles of the "three lines of defence" in operation and management; it continued to improve the risk and internal control management system, and reinforced risk checks and balances in key processes including business eligibility, rating, approval, and post-lending management. CCB Group bolstered "proactive risk management". Anchoring its efforts on asset quality control objectives, CCB Group implemented differentiated measures for risk prevention and control in key areas, and improved the quality and efficiency of non-performing assets resolution; it enhanced the mechanism for credit risk management of inclusive finance, and facilitated intensive operation of inclusive finance and retail credit; and it conducted joint inspections of the credit business to elevate the capability of compliance management in the credit business.

CCB Group strengthened "intelligent risk management". Driven by AI technologies, CCB Group embedded digital risk control tools into its business processes, and established an intelligent risk control system integrating "online + offline" and "intelligent + manual" operations. CCB Group also updated its recovery and resolution plans on an annual basis, and made continuous improvements in areas such as total loss-absorbing capacity ("TLAC"), large exposures, effective risk data aggregation and risk reporting, so as to meet the additional regulatory requirements for systemically important banks.

CREDIT RISK MANAGEMENT

CCB Group attached great importance to credit risk management, and deepened the integrated look-through credit risk management at CCB Group level. As such, the overall credit risk maintained stable and controllable in 2025.

CCB Group firmly safeguarded the bottom line of risk prevention and control. It continued to adjust and optimise the composition of credit assets, effectively implemented the "Five Priorities" in finance, and enhanced financial support and services for key national strategies, and key areas and weak links in economic and social development. CCB Group effectively promoted the prevention and mitigation of credit risks in key areas, enhanced credit risk monitoring and forward-looking response, improved the mechanism of collaborative checks and balances in key processes, and advanced centralised risk control in inclusive finance and retail credit. CCB Group strictly implemented

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CAPITAL AND RISK MANAGEMENT - PARENT ENTITY

the Rules on Risk Classification of Financial Assets of Commercial Banks. It followed the principle of substantive risk judgement, and conducted risk classification in an accurate and compliant manner in line with the three-step procedure of "initial classification, identification and approval". It adhered to the high-quality implementation of the ECL approach, timely made adequate loss provisions, and maintained strong risk mitigation capacity.

CCB Group enhanced its risk measurement capabilities. It upgraded its credit rating models for key customers to support the development of strategic businesses; it developed a comprehensive evaluation tool for sci-tech innovation to reasonably assess credit risks of sci-tech enterprises; it pressed ahead with the integration of ESG elements into customer credit rating to support the development of green finance; it developed a credit risk evaluation tool for medium sized enterprises to enhance the risk management and control in key areas; it strengthened the interception functions of the online business risk screening system, identified the characteristics of high-risk customers, and enriched pre-lending control rules; and it refined the scorecard tool for retail credit business, and innovated the development and application of integrated models, to improve the risk identification capabilities.

CCB Group optimised the comprehensive financing approval and management mechanism. It incorporated both credit and non-credit investment and financing businesses conducted in its financing services for corporate customers, such as credit, trading, and investment, into a unified and comprehensive financing approval and management framework, clarified management mechanism and responsibility boundaries, strengthened collaborative checks and balances, optimised process design, and effectively strengthened integrated and collaborative risk control at CCB Group level. It clarified the primary and principal responsibilities of customer operation and risk management of the first line of defence, and gave full play to the role of professional empowerment, risk control and collaborative services of the second line of defence. It developed an intensive and efficient process for key customers and businesses with high requirements for timeliness, so as to constantly improve its market competitiveness.

CCB Group strengthened its special assets resolution. It maintained effective risk mitigation and disposal, and improved the capacity, quality and efficiency of non-performing assets disposal. With the effective management and timely disposal of non-performing assets, CCB Group sped up the flow of credit funds, and provided solid support for the bank-wide strategy implementation, operation management and control, structural adjustment and profitability enhancement.

LIQUIDITY RISK MANAGEMENT

The Board reviews and approves liquidity risk strategy and risk appetite, and assumes the ultimate responsibility for liquidity risk management. Senior management carries out liquidity risk strategy

set by the Board and organises the implementation of liquidity risk management activities. Asset & Liability Management Department leads CCB Group's liquidity risk management and performs various duties in liquidity risk management together with business management departments and branches. Each subsidiary assumes the primary responsibility for its own liquidity risk management.

CCB Group adheres to a liquidity risk management strategy featuring prudence, decentralisation, coordination and diversification. The objective for liquidity risk management is to establish and improve a liquidity risk management system that can fully identify, accurately measure, continuously monitor, and effectively control liquidity risk, effectively balance the return on and security of funds, and safeguard the steady operation across CCB Corporation. In light of regulatory requirements, external macro environment, and its business development, CCB Group formulates approaches for liquidity risk identification, measurement and monitoring, sets out risk limit management criteria, carries out daily liquidity management, periodically conducts stress testing at CCB Group level, and reviews and assesses contingency plans.

In 2025, CCB Group adhered to the principle of robustness and prudence, responded to changes in internal and external fund situation in a forward-looking manner, and appropriately managed the total amount and structure of funding sources and utilisation, ensuring safe and sound liquidity across CCB Group. It gave full play to the buffering role of liquidity reserve, improved its financing strategies to maintain a sound balance between safety, liquidity and profitability. CCB Group optimised its multi-dimensional liquidity monitoring and early warning systems, driving iterative upgrades of its information systems. It proactively fulfilled its obligations as a major state-owned bank, and played its roles as a market "stabiliser" and a policy "transmitter".

MARKET RISK MANAGEMENT

CCB Group continued to reinforce its market risk management. In accordance with regulations including the Capital Rules for Commercial Banks and the Rules on Market Risk Management of Commercial Banks, CCB Group revised the basic rules on market risk management, further improved its market risk governance structure and management capability, and enhanced the full-process management of market risk identification, measurement, monitoring, control, and reporting. It formulated the annual risk policy and limit plan for investment and trading business, while monitoring and reporting on limit compliance. It deepened the digital monitoring mechanism for trading business, enhanced risk monitoring tools and systems, and carried out risk screening and early warning in a timely manner. It launched investigation on businesses of key branches and subsidiaries, and reviewed product risks. It cemented the foundation for market risk management of asset management business by improving risk management policies and systems.



OPERATIONAL RISK MANAGEMENT

The Board of CCB Corporation assumes the ultimate responsibility for operational risk management. Senior management is responsible for the implementation of operational risk management, with key duties including organising the formulation of basic policies and rules on operational risk management. The operational risk organisational structure comprises business and management departments, operational risk management departments, and audit department.

CCB Group has formulated the rules for operational risk management, and established an operational risk management system tailored to its business nature, size, complexity and risk profile. Such management framework strengthens the coordinated control of “three lines of defence” and uses operational risk appetite and its transmission as guiding principles. Empowered by operational risk management tools and supported by operational risk culture, staffing, incentives and disciplines, and IT systems, CCB Group continues to promote identification and assessment, control and mitigation, monitoring and reporting, and capital measurement of operational risks in business products and management activities. It also periodically reviews and optimises the operational risk management framework. In addition, it systematically embeds internal control requirements into the development of policies, processes, and systems related to operation management, and implements internal control measures across business operations, products, and management activities to effectively prevent and control operational risks and reduce losses.

In 2025, CCB Group actively benchmarked itself against the Rules on Operational Risk Management of Banking and Insurance Institutions, improving management mechanisms such as the transmission of operational risk appetite, risk reporting and new product risk assessment to cement the foundation for operational risk management. It strictly implemented regulatory requirements, continued to improve the system of operational risk management and measurement, and promoted regulatory assessment and validation pursuant to new standardised approach for operational risk in an orderly manner. CCB Group carried out a new round of business impact analysis, established a linkage mechanism integrating periodical and regular analyses, iterated its business continuity management strategies, identified important business operations, and prepared for operational risk exposures. Additionally, it conducted drills on important business operations with a focus on its management priorities, to improve emergency awareness and response capabilities among relevant institutions and personnel, thus enhancing the effectiveness of such drills.

CCB Group continued to strengthen staff behaviour management by effectively preventing abnormal staff behaviours and guiding staff to comply with regulations. It persisted in both developing rules and conducting educational outreach, clarifying codes of conduct and prohibitions for staff to foster a correct understanding

and practice of compliance. CCB Group enhanced care and concern for its staff, keeping abreast of their performance and mindset to help improve their professional capabilities. In 2025, CCB Corporation organised audits on operational risk management and dynamic audits on operational risk items related to staff behaviours with focuses on CCB Corporation operational risk management, prevention and control of cases, and staff behaviour management.

REPUTATIONAL RISK MANAGEMENT

Reputational risk refers to the risk arising from actions of an institution, its personnel, or external events, which lead to negative assessments by stakeholders, the general public, media, etc., towards CCB Group or its branches and subsidiaries, thereby damaging its brand image and value, adversely affecting its normal operations, and even impacting CCB Group’s overall reputation. It is an integral component of the corporate governance and comprehensive risk management system of commercial banks.

CCB Group strictly complies with regulatory requirements by incorporating reputational risk management into its comprehensive risk management system, constantly strengthening the role of corporate governance in managing reputational risk. The Board assumes the ultimate responsibility for reputational risk management. It is responsible for determining the reputational risk management strategy and overall objectives, staying informed of the reputational risk profile, and overseeing senior management in carrying out reputational risk management. Senior management assumes the management responsibility for reputational risk. It is responsible for establishing and improving the reputational risk management system, refining working mechanisms, formulating contingency plans and resolution procedures for reputational risks related to significant matters, and arranging and advancing the handling of reputational incidents.

In 2025, adhering to its forward-looking, comprehensive, proactive and effective reputational risk management principle, CCB Group continued to improve its mechanism development, solidly advanced foundational management tasks, further optimised CCB Group-wide monitoring, early warning and coordinated response mechanisms for negative news coverage, and properly handled sensitive public opinions. During the reporting period, CCB Group steadily improved its reputational risk management practices and effectively safeguarded its good corporate image and reputation. As a result, no extremely severe reputational risk events occurred.

COUNTRY RISK MANAGEMENT

In strict compliance with regulatory requirements, CCB Group incorporates country risk management into its comprehensive risk management system, establishing a management framework commensurate with its strategic objectives and size of risk exposures. The Board assumes the ultimate responsibility for monitoring the effectiveness of country risk management, and senior management

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CAPITAL AND RISK MANAGEMENT - PARENT ENTITY

is responsible for carrying out country risk management policies approved by the Board. CCB Group manages country risk by applying tools including evaluation and rating, risk limit, data aggregation, stress testing, monitoring and early alert, and emergency responses.

In 2025, CCB Group continued to optimise its country risk management by taking into account the needs of business development and challenges posed by shifts in the global landscape. It optimised the country risk management system, reviewed country risk ratings, closely monitored country risk exposure, and strengthened country risk early warning and emergency response mechanism. CCB Group's country risk exposure was mainly concentrated in countries or regions with low or relatively low country risk, and the overall country risk was maintained at a reasonable level.

IT RISK MANAGEMENT

CCB Group has developed IT risk management rules, and established an IT risk management governance structure that features reasonable and well-defined division of responsibilities, appropriate authorisation, mutual checks and balances, and clear reporting lines, in response to regulatory requirements and in alignment with its IT risk management appetite and strategy. The Board regularly listens to, and reviews reports on IT risk management, reviews IT risk appetite, and supervises and checks IT risk management work performed by senior management. Senior management is responsible for implementing the identification, monitoring, and control of IT risk, as authorised by the Board. To enhance the security and stability of information systems, CCB Group adopts appropriate management strategies for domains such as information system development, testing, and maintenance, business continuity plan, and emergency responses.

In 2025, CCB Group continued to strengthen IT risk management to effectively safeguard the high-quality development of FinTech. It optimised and improved its IT system framework, effectively performed IT risk identification, assessment, monitoring, reporting, control and mitigation, and promoted early detection, early warning, early exposure and early resolution of IT risks. CCB Group constantly improved its cybersecurity risk monitoring system, and effectively countered cyberattacks, seeing no cybersecurity incidents throughout the year. It strengthened the management of IT outsourcing risks, and intensified supervision and inspection of the third-party service providers. No IT risk incidents caused by outsourcing and cooperation occurred during the year. It strengthened IT assurance and evaluation, engaged professional accounting firms to conduct audit and assurance on IT control service provided by the head office to overseas operations, and engaged professional institutions to conduct cybersecurity classified protection evaluation as well as security assessment of cryptography application for systems at or above Grade III of cybersecurity classified protection. During the reporting period, CCB Group's IT risk indicators met regulatory requirements and risk appetite, with its overall IT risk under control.

STRATEGIC RISK MANAGEMENT

CCB Group strictly implements regulatory requirements by incorporating strategic risk into its comprehensive risk management system. The Board assumes the ultimate responsibility for strategic risk management, and senior management is responsible for carrying out strategic risk management policies approved by the Board.

In 2025, in light of its own needs of business development and challenges posed by changes in the internal and external operating environment, CCB Group continued to refine its strategic risk management system, optimised the workflow for strategic risk identification, monitoring, and assessment, and consistently enhanced its rule-based and standardised strategic risk management efforts. During the reporting period, CCB Group's strategic risk remained under control.

EMERGING RISK MANAGEMENT

CCB Group continued to strengthen the effective identification and proactive management of emerging risks such as model risk, data risk, fraud risk, ESG risk, and new product risk. It took multiple measures to enhance its coordinated management capabilities for these emerging risks.

CONSOLIDATED MANAGEMENT OF CCB CORPORATION GROUP

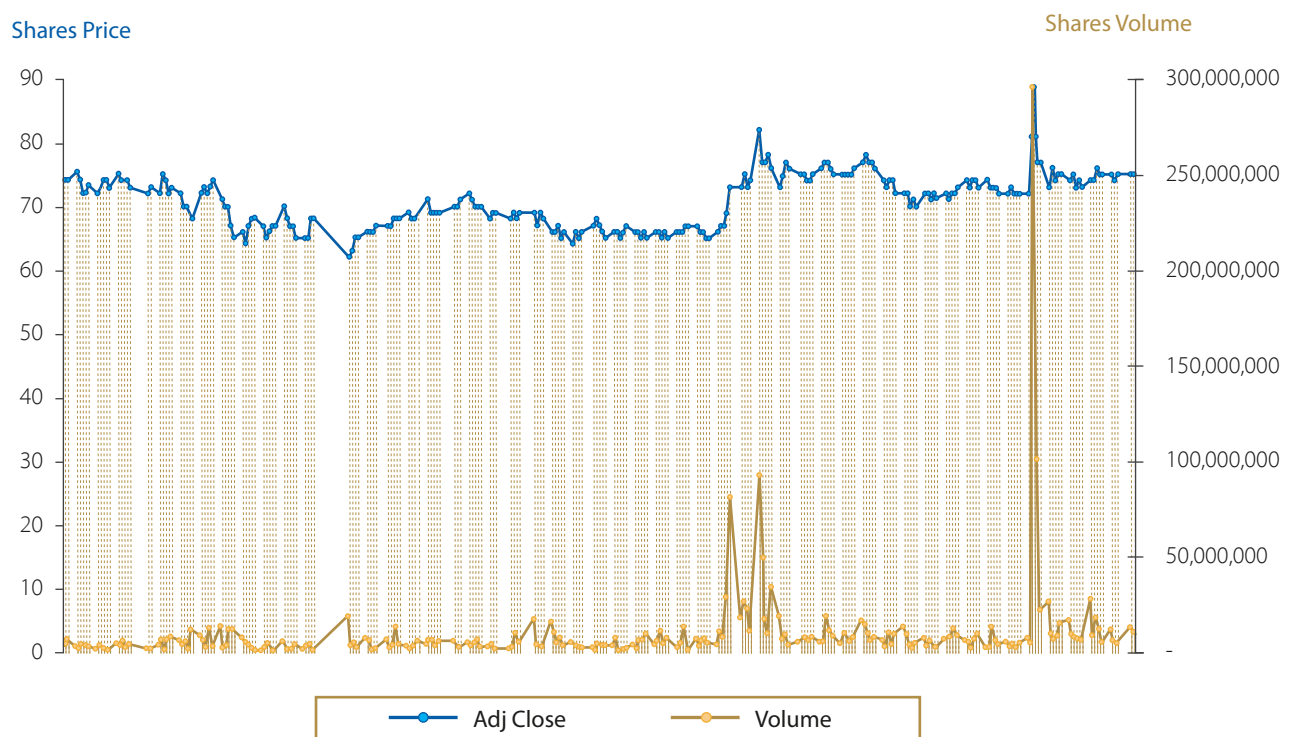
In 2025, CCB Group continued to enhance consolidated management, reinforced various aspects of CCB Group's consolidated management, including corporate governance, risk management and capital management, and prevented cross-border and cross industry business risks, and promoted the high-quality development of subsidiaries.

CCB Group promoted the integrated management at CCB Group level, and deepened business integration of the parent bank and subsidiaries. It continuously enhanced the corporate governance efficiency of subsidiaries, and promoted the establishment of a streamlined and effective corporate governance framework. It intensified comprehensive risk management of subsidiaries, and improved the transmission and implementation mechanism of its unified risk appetite. It also cemented the foundation of capital management, and enhanced monitoring and management of capital adequacy of subsidiaries, to push the subsidiaries to constantly meet industry regulatory requirements on capital indicators and maintain a reasonable buffer. CCB Group constantly enhanced its concentration risk management and strengthened internal transaction controls. It proactively implemented regulatory requirements on consolidated management and internal risk segregation requirements within CCB Group. It enhanced its data governance and application capabilities, guiding subsidiaries to constantly improve their data governance frameworks and boost their data capabilities and automation levels. It continued to promote IT integration at CCB Group level, and strengthened support for sci-tech development at subsidiaries.

SHARES HIGHLIGHTS



GRAPH OF SHARES PRICE AND VOLUME OF CCB INDONESIA (MCOR) THROUGHOUT 2025



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SHARES HIGHLIGHTS

SHARES PRICE THROUGHOUT 2025

Period	Highest Price (in IDR)	Lowest Price (in IDR)	Closing Price (in IDR)	Total Transaction Volume
January	76	70	73	2,556,537
February	76	63	65	6,009,135
March	71	63	68	2,645,432
April	70	58	68	4,933,106
May	73	67	69	3,897,988
June	71	63	67	5,477,422
July	69	64	67	4,380,583
August	83	64	76	21,667,785
September	81	70	78	8,532,381
October	80	70	73	6,498,696
November	86	70	77	25,010,980
December	77	71	75	11,150,720

Shares Price (in IDR)	2025				2024			
	Opening	Highest	Lowest	Closing Price	Opening	Highest	Lowest	Closing Price
First Quarter	74	76	63	68	78	80	72	73
Second Quarter	65	73	58	67	73	74	53	62
Third Quarter	67	83	64	78	63	80	62	77
Fourth Quarter	76	86	70	75	77	91	73	74

Shares Volume	2025		2024	
	Highest	Lowest	Highest	Lowest
First Quarter	12,575,300	178,100	11,152,400	407,600
Second Quarter	18,464,300	938,500	11,061,200	322,400
Third Quarter	91,938,800	309,200	37,328,400	521,100
Fourth Quarter	295,008,300	1,392,900	38,180,600	263,000

Shares Performance (in IDR)	2025	2024	Market Capitalization (in IDR)	2025	2024
Highest Price	86	91	First Quarter	2,552,756,258,212	2,740,458,924,257
Lowest Price	58	53	Second Quarter	2,515,215,725,003	2,327,513,058,958
Price at the end of the year	75	74	Third Quarter	2,928,161,590,302	2,890,621,057,093
Earnings Per Share	7.96	7.79	Fourth Quarter	2,815,539,990,675	2,777,999,457,466

Shares Ownership as of December 2025			
	Number of Shareholders	Number of shares	Ownership Portion
Local	10,998	9,583,201,970	25.27%
Local Individual	10,952	6,345,723,845	16.73%
Local Institution	46	3,237,478,125	8.54%
Foreign	45	28,336,528,544	74.73%
Foreign Individual	14	6,015,369	0.02%
Foreign Institution	31	28,330,513,175	74.71%
Total	11,043	37,919,730,514	100.00%



CAPITAL STRUCTURE

Description	Nominal value of IDR 100 per share	
	Number of shares	Nominal Amount
Authorized capital	60,000,000,000	IDR 6,000,000,000,000
Total Issued and Paid-Up Capital	37,919,730,514	IDR 3,791,973,051,400
Number of Shares in Portepel	22,080,269,486	IDR 2,208,026,948,600

CHRONOLOGY OF SHARES LISTING

Recording Date	Description/Corporate Actions	Additional New Shares	Paid-Up Shares Capital	Shares Listed on the Indonesia Stock Exchange	Nominal Value (IDR)
16 April 2007	Capital prior to Initial Public Offering (IPO)	-	1,429,245,170	-	100
3 July 2007	Initial Public Offering (IPO)	300,000,000	1,729,245,170	1,711,952,718	100
8 January 2008	Merger (Shares Conversion of PT Bank Multicor, Tbk into PT Bank Windu Kentjana International, Tbk)	1,013,000,000	2,742,245,170	2,714,802,718	100
July 2010	Limited Public Offering I to the Company's Shareholders on the issuance of Pre-emptive Rights (HMETD) to the Shareholders with offering price amounting to IDR 200 per share.	1,014,630,713	3,756,875,883	3,719,307,123	100
July 2012	Limited Public Offering II to the Company's Shareholders on the issuance of Pre-emptive Rights (HMETD) to the Shareholders with offering price amounting to IDR 200 per share along with the issuance of Series I Warrant	525,962,624	4,282,838,507	4,240,010,121	100
July - November 2013	Conversion of 5,283 Series I Warrant into Shares	5,283	4,282,843,790	4,240,015,404	100
December 2013	Limited Public Offering III to the Company's Shareholders on the issuance of Pre-emptive Rights (HMETD) to the Shareholders with offering price amounting to IDR 125 per share along with the issuance of Series II Warrant	1,627,480,640	5,910,324,430	5,851,221,186	100
May - December 2014	Conversion of 570,000 Series I Warrant into Shares	570,000	5,910,894,430	5,851,791,186	100
January - December 2015	Conversion of 587,404,171 Series I Warrant and 37,987,934 Series II Warrant into Shares	625,392,105	6,536,286,535	6,460,737,221	100
January - July 2016	Conversion of 11,453,773 Series II Warrant into Shares	11,453,773	6,547,740,308	6,482,262,901	100
25 July 2016	Limited Public Offering IV to the Company's Shareholders on the issuance of Pre-emptive Rights (HMETD) to the Shareholders with offering price amounting to IDR 100 per share	10,083,519,837	16,631,260,145	16,456,934,930	100
September - December 2016	Conversion of 200,606 Series II Warrant into Shares	200,606	16,631,460,751	16,366,239,742	100
2020	Limited Public Offering V to the Company's Shareholders on the issuance of Pre-emptive Rights (HMETD) to the Shareholders with offering price amounting to IDR 150 per share	21,288,269,763	37,919,730,514	37,540,533,209	100
2025	During 2025 there was no addition of new shares	-	37,919,730,514	37,540,533,209	100

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FINANCIAL HIGHLIGHTS

(in million rupiah)

BALANCE SHEET	2025	2024	2023	2022	2021	2020	2019
Total Assets	38,083,708	33,545,461	27,851,946	25,022,953	26,194,548	25,235,573	18,893,684
Loans	26,407,187	23,463,801	19,359,978	16,687,285	13,772,663	14,729,081	13,858,412
Securities	8,070,783	6,815,620	4,506,619	893,950	1,108,110	1,174,538	1,699,912
Placement with Other Banks	383,525	241,425	44,999	279,436	659,148	256,464	-
Customer Funds	28,666,012	23,357,473	19,986,812	17,946,578	19,274,009	18,452,403	12,861,778
Deposits from Other Banks	1,693,642	844,674	324,650	68,011	74,122	40,012	1,593,888
Equity	7,145,518	6,841,796	6,540,557	6,199,237	6,081,204	6,016,716	2,794,858
Liabilities	30,938,191	26,703,665	21,311,389	18,823,716	20,113,344	19,218,857	16,098,826

(in million rupiah)

STATEMENT OF PROFIT AND LOSS	2025	2024	2023	2022	2021	2020	2019
Interest Income	2,180,379	2,141,940	1,690,178	1,322,606	1,248,020	1,282,612	1,298,866
Net Interest Income	951,770	995,810	956,879	803,954	720,832	562,357	559,891
Other Operating Income	74,740	90,676	43,494	68,965	64,092	64,328	70,192
Other Operating Expenses	539,048	554,024	543,791	529,401	500,920	514,337	493,623
Operating Income	386,355	375,542	302,702	170,654	108,928	57,056	114,488
Non-Operating Income (Expenses)	6,804	6,747	7,099	5,088	(4,914)	6,647	(2,152)
Income Before Tax	393,159	382,289	309,801	175,742	104,014	63,703	112,336
Net Income (Loss)	301,948	295,402	241,291	135,959	79,392	49,979	78,967
Income Attributable to Owners of the Company	301,948	295,402	241,291	135,959	79,392	49,979	78,967
Income Attributable to Non-Controlling Interests							
Comprehensive Income (Loss)	303,722	301,239	341,320	118,032	64,487	85,541	278,700
Comprehensive Income Attributable to Owners of the Company	303,722	301,239	341,320	118,032	64,487	85,541	278,700
Comprehensive Income Attributable to Non-Controlling Interests							
Earnings per Share (in full Rupiah)	7.96	7.79	6.36	3.59	2.09	1.91	4.75

(in million rupiah)

ASSETS QUALITY	2025	2024	2023	2022	2021	2020	2019
Earning Assets	36,701,585	32,286,342	26,671,589	23,905,067	24,813,815	23,823,521	16,257,504
Non-Earning Assets	206,292	207,885	215,913	233,616	232,837	247,766	245,592
Total Earning and Non-Earning Assets	36,907,877	32,494,227	26,887,502	24,138,683	25,046,652	24,071,287	16,503,096



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FINANCIAL HIGHLIGHTS

FINANCIAL RATIO (%)	(in %)						
	2025	2024	2023	2022	2021	2020	2019
Capital							
CAR Credit Risk	31.77%	32.78%	40.76%	35.57%	41.56%	38.60%	18.68%
CAR Credit and Market Risks	30.87%	32.20%	39.76%	35.24%	41.20%	38.05%	18.60%
CAR Credit Market and Operational Risks	29.48%	30.72%	37.45%	32.73%	37.96%	35.28%	17.40%
Fixed Assets to Capital Ratio	10.47%	11.48%	12.88%	12.08%	15.75%	23.67%	35.71%
Assets Quality							
Non-Performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets	1.45%	1.78%	2.21%	2.70%	3.33%	2.35%	2.61%
Non-Performing Earning Assets to Total Earning Assets	1.10%	1.54%	2.09%	2.37%	2.44%	1.82%	2.09%
Allowance for Impairment Losses of Financial Assets to Earning Assets*	0.73%	1.40%	1.93%	1.90%	1.19%	0.73%	0.80%
NPL Gross	1.53%	2.12%	2.87%	3.40%	4.39%	2.94%	2.52%
NPL Net	1.15%	0.82%	0.77%	0.93%	2.45%	1.92%	1.64%
Profitability							
ROA	1.15%	1.22%	1.22%	0.69%	0.41%	0.29%	0.71%
ROE	4.74%	4.78%	4.11%	2.40%	1.43%	1.27%	4.15%
NIM	3.02%	3.50%	4.18%	3.54%	3.12%	2.82%	3.83%
BOPO	83.18%	83.39%	82.76%	87.76%	92.75%	97.70%	91.49%
Profit/Loss To Income Ratio	13.08%	12.98%	13.61%	9.63%	5.92%	3.64%	-
Cost to Income Ratio	56.39%	53.95%	58.33%	61.59%	66.87%	89.93%	-
Liquidity							
LDR	92.12%	100.46%	96.86%	92.98%	71.46%	79.82%	107.75%
Compliance							
Violation of Legal Lending Limit							
a. Related Party	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
b. Unrelated	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Exceedances of Legal Lending Limit							
a. Related Party	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
b. Unrelated	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Statutory Reserves Requirement in Rupiah	3.72%	7.85%	8.83%	9.62%	5.61%	3.94%	0.00%
Statutory Reserves Requirement in Foreign Currency	4.24%	4.14%	4.38%	4.58%	6.24%	5.91%	8.17%
Net Open Position	0.36%	0.05%	0.17%	0.40%	0.11%	0.17%	0.64%
Others							
Liability to Equity Ratio	432.97%	390.30%	325.83%	303.65%	330.75%	319.42%	576.02%
Liability to Assets Ratio	81.24%	79.60%	76.52%	75.23%	76.78%	76.16%	85.21%

OPENING

SIGNIFICANT EVENTS



1. Financial Inclusion for Darma Yudha Elementary School Students in Pekanbaru Branch

CCB Indonesia held a Financial Inclusion event for 162 students of Darma Yudha Elementary School at Pekanbaru Branch Office on 21 – 22 January 2025. This activity supports the government and Financial Services Authority's program in promoting inclusive and sustainable economic growth, improving community welfare, and fostering good financial management habits from an early age. In addition, financial inclusion also plays a role in expanding the customer base and encouraging sustainable growth in banking activities.

2. Social Visit to the Bhakti Luhur Orphanage and the Bhakti Luhur 02 Special School, Citra Raya Tangerang, West Java

CCB Indonesia carried out a social visit by providing logistical assistance to the Bhakti Luhur Special Needs Orphanage, Tangerang which cares for 64 children, while also providing healthy food for children from elementary to high school at Bhakti Luhur 02 Citra Raya Special School, Tangerang, West Java on 21 February 2025

3. Humanitarian Aid to Orphans and Underprivileged Families

In the context of the holy month of Ramadan, CCB Indonesia provided social assistance to 243 orphans, underprivileged families assisted by Indonesia Hijau Foundation in the areas of Ragunan, Kebagusan and Jatipadang, Pasar Minggu, South Jakarta. In addition, CCB Indonesia also provided school assistance by sponsoring "Kejar Paket" to 11 underprivileged children assisted by Indonesia Hijau Foundation so that they can continue their education to a higher level, with the aim of getting a better life. The handover ceremony was carried out at GOR Pasar Minggu on 23 March 2025.

4. Extraordinary GMS in Hybrid Manner

CCB Indonesia held a hybrid Extraordinary General Meeting of Shareholders (EGMS), with limited physical presence and also electronically by using the eASY.KSEI application for e-Proxy, e-Voting and GMS zoom display on 24 April 2025 at the head office of CCB Indonesia.





5. Humanitarian Activities - Blood Donation

CCB Indonesia in collaboration with Sahid Sudirman Center Building Management held a social blood donation activity for 3 consecutive days from 24 to 26 June 2025 and attended by more than 600 participants.

6. Annual GMS in Hybrid Manner

CCB Indonesia held a hybrid Annual General Meeting of Shareholders (AGMS), with limited physical presence and also electronically by using the eASY.KSEI application for e-Proxy, e-Voting and GMS zoom display on 23 June 2025 at the head office of CCB Indonesia.

7. Indonesia Best Bank 2025

CCB Indonesia received "Indonesia Best Bank 2025 for Accelerating Sustainable Corporate and Consumer Financial Services, category KBMI 2 Private Foreign from Warta Ekonomi magazine on 25 June 2025.

8. Humanitarian activities & Banking Education

CCB Indonesia held a CSR and Financial Literacy program with the purpose of educating children from underprivileged families under the care of "Sahabat Anak Grogol" Foundation through basic financial knowledge, including the methods and benefits of saving.

CCB Indonesia also provided social assistance in the form of school supplies and educational support in the teaching and learning process carried out by volunteers on Saturday, 19 July 2025.

9. Greening Movement "From Us to Nature"

CCB Indonesia planted 5,000 mangrove trees along the coastline in the Muara Beting, Muara Gembong, area of Bekasi, West Java on 13 August 2025, as part of the sustainable greening program. This initiative helps absorb carbon dioxide (CO₂), protect the coastline from erosion, provide an important habitat for biodiversity, and reduce the risk of climate change.

10. School Assistance for MTs Nurul Ihsan, Muara Gembong Bekasi, West Java

CCB Indonesia provided school assistance in the form of school supplies, cleaning tools and other school equipment for MTs Nurul Ihsan School, Muara Gembong, Bekasi Regency, West Java on 13 August 2025 with a total of 184 students.

11. Financial Literacy for MTs Nurul Ihsan, Muara Gembong, Bekasi, West Java

CCB Indonesia held a Financial Literacy session for MTs Nurul Ihsan, Pantai Bahagia Village, Muara Gembong, Bekasi Regency, West Java on 13 August 2025. This financial education activity supported the Financial Services Authority (OJK) and government programs, particularly in the 3T (Frontier, Disadvantaged, and Outermost) regions, for the National Financial Intelligence Movement, a Financially Intelligent Society Towards a Golden Indonesia 2045.

12. The Excellent Performance Bank - in 2024 (KBMI 2)

CCB Indonesia received "The Excellent Performance Bank in 2024" (KBMI 2), from Infobank magazine on 29 August 2025.



OPENING

SIGNIFICANT EVENTS

13. CCB Indonesia has obtained an ^{id}AAA rating from Pefindo

CCB Indonesia has obtained an ^{id}AAA (Triple A; Stable Outlook) rating for 6 (six) consecutive years from the rating agency PT Pefindo, for the latest period from 4 September 2025 to 1 September 2026.

14. Mid-Autumn Festival Event with Chinese Community Association of Central Java in Semarang

On 27 September 2025, CCB Indonesia participated in an event organized by the Central Java Chinese Community Association (AMC) in Semarang. The event brought together representatives of Chinese companies to celebrate the Mid-Autumn Festival, which also coincided with the association's anniversary in September.

During the event, CCB Indonesia was given the opportunity to set up a promotional booth to showcase a range of its banking products and services. Through this engagement, CCB Indonesia successfully interacted with both corporate and individual customers, strengthening relationships, expanding business outreach, and enhancing brand visibility within the local Chinese business community.

15. Financial Inclusion for Darma Yudha Elementary School Students in Pekanbaru Branch

CCB Indonesia held a Financial Inclusion event at the Kalam Kudus Indonesia Foundation Bali Branch on 3 October 2025, with approximately 260 participants. This activity is a form of CCB Indonesia's support for the government and Financial Services Authority's programs in promoting inclusive and sustainable economic growth, improving community welfare, and instilling an understanding and habit of sound financial management from an early age. In addition, this financial inclusion activity also contributes to expanding the customer base and supporting the sustainable growth of banking activities.

16. The Finance Award 2025

CCB Indonesia received the 2025 Finance Award in the category of Banks with Assets of 25-50 Trillion and Above with the predicate "Very Good" from The Finance Media on 28 October 2025.

17. Financial Literacy for MSMEs in West Nusa Tenggara

As part of its corporate social responsibility, CCB Indonesia strives to improve financial literacy through financial education to various segments of society, including micro, small and medium-sized enterprises in the Mataram area, West Nusa Tenggara, on 5 December 2025.

The purpose of this activity is to enhance the public's knowledge and understanding of institutions, financial management, financial products and services, and the availability of financial products and/or services that are in line with the needs and capabilities of the community.

This education program is a concrete step in supporting the national generation to be smarter and more prudent in managing their finances.

18. Donation for the Installation of Rainwater Collection System at Pangudi Luhur Foundation, Tarakan, West Kalimantan

As part of its Corporate Social Responsibility (CSR) commitment, CCB Indonesia provided assistance in developing a rainwater harvesting system at the Pangudi Luhur Foundation in Tarakan, West Kalimantan. This program was motivated by limited groundwater resources and high dependence on paid water, which had an impact on operational costs. Through the provision of rainwater storage facilities, gutter and pipe installations, and a simple filtration system, it is hoped that a more efficient, environmentally friendly, and sustainable alternative water source will be available for non-consumption needs such as sanitation and washing.

This assistance provides tangible benefits for dormitory residents, especially children from remote areas, while supporting more independent daily activities. In addition to reducing dependence on paid water, this program also serves as an educational tool on the importance of water resource management and environmental awareness. This initiative reflects CCB Indonesia's social commitment to supporting access to clean water and serves as an example of implementing simple environmental solutions that have a positive and sustainable impact.





19. Financial Literacy for MSMEs in Banyumas, Central Java

As part of its corporate social responsibility, CCB Indonesia continuously implements financial literacy programs for various segments of society. On 19 December 2025, CCB Indonesia held a financial literacy training for Micro, Small, and Medium Enterprises (MSMEs) in the Banyumas region, Central Java, with the aim of improving understanding of financial management, financial institutions, and financial products and services that are in line with business needs and capabilities.

This activity is a tangible form of support for the government's program to improve the financial intelligence and independence of the community. This educational program was carried out in collaboration with the Benih Baik Indonesia Foundation, which coordinates MSME players in Langgongsari Village, Cilongok District, Banyumas, so that it is expected to have a positive and sustainable impact on the development of local businesses.

20. Visit to provide assistance to the Brayat Pinuji Orphanage in Kulon Progo, Central Java

As a form of concern for the underprivileged community, CCB Indonesia conducted a social visit by providing basic necessities to the Brayat Pinuji Orphanage, Boro, Kulon Progo, Yogyakarta, Central Java on 20 December 2025.



21. Sustainable Greening, Tree Planting in Banyumas, Central Java

As a form of concern for the underprivileged community, CCB Indonesia conducted a social visit by providing basic necessities to the Brayat Pinuji Orphanage, Boro, Kulon Progo, Yogyakarta, Central Java on 20 December 2025.

22. Free healthcare and check-ups for the elderly and surrounding communities in the Boro area, Kulon Progo, Central Java

Healthy living is everyone's right. CCB Indonesia held free medical treatment and check-ups for the elderly and the surrounding community in collaboration with Santo Yusup Boro General Hospital and Santa Theresia Lisieux Boro Parish Church, Kulon Progo, Central Java, on 21 December 2025.

23. Extraordinary GMS in Hybrid Manner

CCB Indonesia held a hybrid Extraordinary General Meeting of Shareholders (EGMS), with limited physical presence and also electronically by using the eASY.KSEI application for e-Proxy, e-Voting and GMS zoom display on 23 December 2025 at the head office of CCB Indonesia.



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AWARDS





STRATEGIC POLICY



The Bank's policy is focused on strengthening and promoting sustainable business growth through the development of corporate banking business, support for the SME sector, and consumer banking.

In the short and medium term, CCB Indonesia focuses its strategic policies on sustainable business improvement, implementation of good corporate governance principles, development of information technology systems, promotion of process effectiveness and cost efficiency, and enhancement of human capital professionalism and competence. The Bank's policy directives are in line with the government programs, in terms of infrastructure financing and support for SME sector development.

The forward-looking strategic policies are focus on :

- Strengthening credit policies in line with national economic priorities, optimizing productive assets, increasing the portion of corporate loan with a stable and rapid distribution of commercial and SME loans, and strengthening inclusive and retail services with due regard to economic, social, and environmental aspects.
- Broaden funding channels, expand low cost CASA and core deposits; as well as maintain and improve Net Interest Margin (NIM).
- Strengthening strategic customer acquisition, particularly from China; optimizing the contribution of existing customers; expanding the product portfolio based on customer needs; and increasing competitiveness by strengthening cross-border and digital capabilities.
- Ensuring sufficient CAR and liquidity for further business development.
- Continuing to consistently improve the implementation of Good Corporate Governance (GCG); and enhancing the risk management system to a more advanced level by strengthening the foundation of risk control and asset quality management, as well as prioritizing risk mitigation and strengthening collaboration among the three lines of defense.
- Improving business effectiveness includes enhancing service capabilities, along with deepening comprehensive cost management, and enhancing management efficiency.
- Optimize branch network for better coverage and efficiency, in line with the increase in digital channel transaction share and enhance service delivery.
- Continuous development of human capital to improve competence and professionalism, including strengthening succession planning and build a strong talent pipeline.
- Strengthening IT system and infrastructure to increase security, effectiveness, efficiency, and business capabilities of the Bank. Development and utilization of technology to manage risk, facilitate control, AML and anti-fraud functions, as well as product and service development

OPENING

REPORT OF BOARD OF COMMISSIONERS



Board of Commissioners considers that amid the economic challenges of 2025, Board of Directors and management have performed well and successfully capitalized on the momentum to implement management measures in accordance with their roles, responsibilities, and authorities, as well as pursuing sustainable development.

By expressing gratitude to God Almighty, Board of Commissioners hereby submits the Board of Commissioners' Report on the performance of CCB Indonesia in 2025.

According to the results of the supervision and evaluation, Board of Commissioners generally concluded that Board of Directors and management had performed management measures in accordance with their roles, responsibilities and authorities.

Board of Commissioners assessed the achievement of performance in 2025 as generally favourable in accordance with the Bank's Business Plan, especially in terms of profitability, loan quality, and maintaining liquidity position. Management has implemented prudential principles in carrying out business during 2025.



The results of the Risk-Based Bank Rating in December 2025 by self-assessment obtained a composite rating with a value of "2", which reflects the Bank's generally sound condition, therefore it is considered capable of facing significant negative influences from changes in business conditions and other external factors, taking into account the assessment factors, namely risk profile, implementation of good corporate governance, profitability and capital.

In order to support the Bank's business policies, which have been established in the implementation of the Bank's supervisory role, Board of Commissioners, assisted by Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee, continues to encourage the Bank's management in improving performance by enhancing the planning quality, internal control functions, evaluating the formulation and implementation of policies in the field of risk, as well as evaluating and providing input on remuneration and nomination policies to the Board of Directors.

During the 2025 period, there were changes to the composition of Board of Commissioners as follows:

Board of Commissioners	2025	2024
President Commissioner	Wu Jianzheng*	-
Commissioner	Guo Meijun	Guo Meijun
Independent Commissioner	Mohamad Hasan	Mohamad Hasan
Independent Commissioner	Yudo Sutanto, Nyoo	Yudo Sutanto, Nyoo

* Mr. Wu Jianzheng was appointed as President Commissioner through the Extraordinary General Meeting of Shareholders on 24 April 2025 and effective on 7 May 2025.

In accordance with the provisions, the number of members of Board of Commissioners of the Bank is not less than 3 (three) persons and does not exceed the number of members of Board of Directors. The members of Board of Commissioners consist of Independent Commissioners and Non-Independent Commissioners, with the composition of 50% of the members of Board of Commissioners is Independent Commissioners, as stipulated in the Code of Conduct of Board of Commissioners. The determination of the number of members of Board of Commissioners considers the condition and scale of the Bank.

Based on the Decree of Board of Directors No. 005/SK-DIR/KP-JKT/I/2025 dated 22 January 2025, the composition of Audit Committee is as follows:

Chairman :

Mohamad Hasan (Independent Commissioner)

Members :

1. Mohamad Hassan (Independent Party)
2. Oen Indra Widjaja (Independent Party)

Based on the Decree of Board of Directors No. 006/SK-DIR/KP-JKT/I/2025 dated 22 January 2025, the composition of Risk Monitoring Committee is as follows:

Chairman :

Yudo Sutanto, Nyoo (Independent Commissioner)

Members :

1. Mulyadi (Independent Party)
2. Oen Indra Widjaja (Independent Party)

Based on the Decree of Board of Directors No. 011/SK-DIR/KP-JKT/II/2025 dated 6 February 2025, the composition of Remuneration and Nomination Committee is as follows:

Chairman :

Mohamad Hasan (Independent Commissioner)

Members:

1. Guo Meijun (Commissioner)
2. Irwan Bonto (Human Capital Division Head).

The membership and composition, as well as the independence of the members of all Committees under the supervision of Board of Commissioners have complied with the provisions of Financial Services Authority.

Board of Commissioners has a Board of Commissioners Charter (BOC Charter) that includes Work Ethics, Working Hours and Meetings, Duties and Responsibilities, Rights and Authorities, Working Relationships, Performance Appraisal and Evaluation.

Board of Commissioners also has Guidelines for Organizing Board of Commissioners Meetings, by referring to Financial Services Authority Regulation No. 33/POJK.04/2014 dated 8 December 2014 regarding Board of Directors and Board of Commissioners of Issuers or Public Companies, as well as Code of Conduct of Board of Commissioners, which includes regulating the Performance Assessment and Evaluation of the Board of Commissioners.

Board of Commissioners continuously monitors factors that affect the Bank's soundness, namely aspects of risk profile, implementation of good corporate governance, profitability, capital, as well as continues to encourage management to be consistent from strategy formulation to strategy implementation, including the targets set in the Bank's Business Plan can be achieved. Periodically, Board of Commissioners holds Board of Commissioners meetings, as well as Board of Commissioners meetings with Board of Directors in order to carry out the supervisory function of the Bank's business activities in accordance with the determined strategic plan. Every semester, Board of Commissioners submits the Business Plan Supervision Report to Financial Services Authority in accordance with the provisions. In general, the Bank has been able to comply with the provisions of Financial Services Authority and other regulatory authorities.

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REPORT OF BOARD OF COMMISSIONERS

In the view of Board of Commissioners, CCB Indonesia has implemented good corporate governance in accordance with the prevailing laws and regulations, which is realized in:

- Implementation of duties and responsibilities of Board of Commissioners and Board of Directors;
- Completeness and implementation of the duties of committees and work units that carry out the Bank's internal control function;
- Implementation of the functions of compliance, internal auditors, and external auditors;
- Implementation of risk management, including internal control system;
- Provision of funds to related parties and provision of large funds;
- Bank's strategic plan;
- Transparency of the Bank's financial and non-financial condition.

Frequency and Method of Providing Advice from Board of Commissioners to Board of Directors

Board of Commissioners does not only play a supervisory role but also an active role in terms of providing advice. The advice provided by Board of Commissioners to Board of Directors is carried out both formally in meetings, as well as informally at every opportunity with all of the Board of Directors or with one of the Directors.

Board of Commissioners meetings in its implementation are categorized as formal meetings into 3 (three) types of meetings, namely:

1. Board of Commissioners meetings, namely internal meetings of Board of Commissioners which in 2025 have been held 7 (seven) times attended by all members of Board of Commissioners, which held virtually via teleconference and offline.
2. Board of Commissioners inviting the Board of Directors meetings, namely Board of Commissioners Meeting with Board of Directors were conducted virtually via teleconference and offline, which in 2025 has been held 4 (four) times.
3. Committee meetings under the supervision of Board of Commissioners, consisting of Audit Committee Meetings, Risk Monitoring Committee Meetings, and Remuneration and Nomination Committee Meetings which the Committee Meetings may also invite Directors or members of the Board of Directors if necessary.

The Bank has held an Annual General Meeting of Shareholders (AGMS) on 23 June 2025 on a hybrid manner, namely with limited physical presence and electronically using the eASY.KSEI application for e-Proxy, e-Voting and GMS zoom display at head office of CCB Indonesia. In addition, the Bank also held a hybrid Extraordinary GMS on 24 April 2025 and 23 December 2025 at the head office of CCB Indonesia.

The Bank's financial performance showed consistent strengthening in various financial indicators, namely profitability, efficiency and asset quality. The following is a review of financial performance in 2025:

Profit After Tax in 2025 was IDR 301.95 billion, an increase of 2.22% compared to 2024 of IDR 295.40 billion, with an achievement of 100.23% of the business plan target.

Loan disbursement increased by 12.54% year on year from IDR 23.46 trillion as of 31 December 2024 to IDR 26.41 trillion as of 31 December 2025, with 97.69% achievement of the business plan. While Third Party Funds on a year on year basis increased by 22.73% from IDR 23.36 trillion to IDR 28.67 trillion as of 31 December 2025, or 103.70% of the business plan target. The Bank managed to improve the effectiveness of its intermediary function by optimizing the Loan to Deposits Ratio (LDR). As loans increased, total assets as of 31 December 2025 also increased by 13.53% year on year from IDR 33.55 trillion to IDR 38.08 trillion, or 104.69% of the business plan target.

In terms of equity, the Bank's equity increased from IDR 6.84 trillion as of December 2024, to IDR 7.15 trillion as of December 2025, which was better than the business plan target.

Achievement of profitability ratios, namely Return On Assets (ROA) and Return On Equity (ROE) as of 31 December 2025 were 1.15% and 4.74% respectively, compared to business plan targets of 1.16% and 4.67% respectively. Net Interest Margin (NIM) of 3.02% was also compared to the business plan of 3.20%. As of 31 December 2025, loan quality of gross NPL at 1.53% and net NPL at 1.15% were better than the targets of 2.35% and 1.18% respectively. Capital Adequacy Ratio (CAR) as of 31 December 2025 reached 29.48% compared to the business plan projection of 29.79%.

Board of Commissioners assesses that the implementation of good corporate governance in CCB Indonesia has been carried out properly and sustainably, by maintaining the fulfilment of the principles of Good Corporate Governance in every business activity at all levels or levels of the organization is an important factor to gain the trust of stakeholders, including: shareholders/investors, customers, correspondent banks, government/regulators, employees, suppliers as well as the community in the work environment of CCB Indonesia, as the results of the Good Corporate Governance assessment also affect the assessment of the Risk-Based Bank Rating (RBRR).

In the context of implementing sustainability finance, CCB Indonesia carries out business activities in a responsible manner, by integrating environmental, social and governance aspects within the framework of sustainable finance, including by providing loans for environmentally sound business activities, namely to parties that have social and environmental concerns (green companies), and implementing sustainable greening programs, as well as financial literacy and inclusion programs. Thus, the business growth of CCB Indonesia will have a good impact on the preservation of the planet and the welfare of the community environment.



Indonesia's economic growth in the second quarter of 2025 was better than expected. The economy grew by 5.12% (y-o-y) in the second quarter of 2025, higher than the 4.87% (y-o-y) growth in the first quarter of 2025. The increase in economic growth was supported by investment in line with positive capital growth and household consumption in line with higher community mobility.

The government is targeting Indonesia's economic growth in 2026 at 5.4% in the 2026 State Budget Plan (RAPBN), while Bank Indonesia (BI) projects a range of 4.7% to 5.5% (midpoint 5.3%). This government target is supported by optimism regarding global economic recovery and domestic policies, but challenges such as geopolitical uncertainty and moderation in US and Chinese growth are factors that need to be considered.

For the 2026 financial projections, Loans is targeted to increase by 15.19%, Third Party Funds are projected to grow by 8.98% in line with LDR position of 97.72%, while Total Assets are projected to increase by 6.45% compared to the position at the end of 2025.

The 2026 financial ratio projections cover various aspects, namely: asset quality with gross NPL ratio of 1.91% and net NPL ratio of

1.16%; capital with CAR of 27.75%; liquidity with LDR of 97.72%; efficiency with CIR of 55.22% and BOPO of 84.06%; and profitability with ROA of 1.05% and ROE of 4.65%.

Board of Commissioners assesses the Bank's good prospects in the future and the upcoming strategic policy measures prepared by Board of Directors through the Bank's Business Plan are good and realistic to the Bank's internal and external conditions. The business strategy has been reported to Board of Commissioners by Board of Directors, including business implementation plans based on prudential principles, adequate internal control systems, implementation of good corporate governance and comprehensive risk management.

In conclusion, on this occasion we would like to express our gratitude for the hard work of Board of Directors, and our appreciation to all shareholders, employees, customers, business partners, banking and capital market authorities, and other stakeholders for the trust and great support for CCB Indonesia.

May God Almighty always guide and protect all of us; thus, we can embrace the future optimistically.

Board of Commissioners,



CCB 中国建设银行 印度尼西亚
China Construction Bank Indonesia

Wu Jianzheng
President Commissioner



CCB 中国建设银行 印度尼西亚
China Construction Bank Indonesia

Guo Meijun
Commissioner



CCB 中国建设银行 印度尼西亚
China Construction Bank Indonesia

Mohamad Hasan
Independent Commissioner



CCB 中国建设银行 印度尼西亚
China Construction Bank Indonesia

Yudo Sutanto, Nyoo
Independent Commissioner

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REPORT OF BOARD OF DIRECTORS



The Bank is capable of facing the economic challenges of 2025, with financial performance showing consistent growth in line with industry growth. Total assets showed an increase of 13.53% supported by a 12.54% y-o-y increase in lending while maintaining prudential principles with a strong liquidity and capital position.

Global uncertainties in 2025 remains high, influenced by the increasing intensity of trade wars and continuing geopolitical tensions. The imposition of unilateral tariffs by the United States (US) has triggered retaliatory measures from a number of major countries, further escalating trade wars between countries. Meanwhile, geopolitical tensions continue, influenced in part by the ongoing Russia-Ukraine war and escalating geopolitical tensions in the Middle East as Israel increases its attacks on Palestine. These conditions have contributed to heightened financial market uncertainty, negatively impacting the confidence of economic actors and investors in various countries.

Indonesia's economy in 2025 will continue to perform well and remain resilient amid high global volatility and uncertainty. Indonesia's economic growth in the second and third quarters of 2025 will be better than expected. Non-oil and gas export performance will improve, influenced by front-loading of exports to the US in response to US tariff policies, as well as increased exports of agricultural and manufactured products. Economic growth is also supported by domestic demand, particularly private investment and the implementation of a number of government priority programs, including the development of Special Economic Zones (SEZs) in various regions. Household consumption also grew well in line with high community mobility, although it needs to be further strengthened amid declining consumer expectations, particularly among the lower-middle class, and limited job availability. Overall, Indonesia's economic growth in 2025 is predicted to be in the range of 4.7-5.5% and will increase further in 2026 and 2027, in the range of 4.9-5.7% and 5.1-5.9%, respectively. The synergy between the national economic policy of the Government and Bank Indonesia needs to be continuously strengthened to drive higher growth in demand and supply while maintaining economic stability.



Indonesia's external economic resilience remains strong amid global turmoil with a healthy NPI. For 2025, the current account is predicted to experience a lower deficit than the previous year, ranging from a deficit of 0.5% to a surplus of 0.3% of GDP. Meanwhile, high global volatility has had a negative impact on the performance of capital and financial transactions, with net outflows of portfolio investment, amid continued positive direct investment, where by the end of 2025, portfolio investment recorded net outflows of US\$6.8 billion. At the end of December 2025, foreign exchange reserves remained strong at US\$156.5 billion. The position of foreign exchange reserves at the end of December 2025 was equivalent to 6.4 months of imports or 6.3 months of imports and government foreign debt payments, far exceeding the international adequacy standard of around 3 months of imports.

Source: Bank Indonesia

The government's economic policy for 2025-2026 focuses on economic stimulus, downstreaming of natural resources, and increasing purchasing power through social assistance, with a healthy budget to drive growth amid global uncertainty. Key priorities include structural reform, long-term investment, green transformation, and digitalization to strengthen competitiveness. CCB Indonesia fully supports the implementation of the Government's programs in Asta Cita, including food and energy security, downstreaming and industrialization development, and digitalization to strengthen competitiveness.

During 2025, CCB Indonesia's financial performance showed a number of positive financial ratio indicators, particularly in terms of the Bank's profitability, efficiency, and asset quality. Profit After Tax in 2025 amounted to IDR 301.95 billion, an increase of 2.22% compared to 2024's IDR 295.40 billion, achieving 100.23% of the business plan target.

Credit distribution rose 12.54% year on year from IDR 23.46 trillion as of 31 December 2024 to IDR 26.41 trillion as of 31 December 2025. Meanwhile, Third Party Funds increased by 22.73% year on year from IDR 23.36 trillion to IDR 28.67 trillion as of 31 December 2025, or 103.70% of the business plan target. The Bank aims to improve the effectiveness of its intermediary function by optimizing the Loan to Deposits Ratio (LDR). Along with the increase in Credit, Total Assets as of 31 December 2025 also increased by 13.53% year on year from IDR 33.55 trillion to IDR 38.08 trillion, or 104.69% of the business plan target.

In terms of capital, the Bank's capital increased from IDR 6.84 trillion as of December 2024 to IDR 7.15 trillion as of December 2025, or 99.99% of the business plan target.

The profitability ratio achievements, namely Return On Assets (ROA) and Return On Equity (ROE) as of 31 December 2025, were 1.15% and 4.74%, respectively, compared to the business plan targets of 1.16% and 4.67%, respectively. The Net Interest Margin (NIM) of 3.02% also compares to the business plan target of 3.20%. As of 31

December 2025, the gross NPL credit quality ratio of 1.53% and the net NPL ratio of 1.15% are better than the targets of 2.35% and 1.18%, respectively. The Capital Adequacy Ratio (CAR) as of 31 December 2025, reached 29.48% compared to the business plan projection of 29.79%.

The challenges faced by CCB Indonesia during 2025 were mainly the intense and competitive level of competition in the banking industry, both in terms of assets and liabilities, including margin spreads. The bank always sets interest rates at competitive and reasonable levels.

By the end of 2025 CCB Indonesia has a network of 71 offices, consisting of 1 Head Office, 20 Branch Offices and 50 Sub-Branch Offices, spread across cities in Indonesia such as Jakarta, Bandung, Semarang, Solo, Yogyakarta, Surabaya, Denpasar Bali, Mataram Lombok, Palembang, Bandar Lampung, Batam, Pekanbaru, Pontianak, Makassar and Pangkal Pinang.

Board of Directors has a Code of Conduct (BOD Charter) that includes Work Ethics, Working Hours and Meetings, Duties and Responsibilities, Rights and Authorities, Working Relationships, Performance Appraisal and Evaluation.

During 2025 period, there were changes to the composition of the Board of Directors of CCB Indonesia as follows:

Board of Directors	2025	2024
President Director	Jiang Yongdong	Jiang Yongdong *
Director	Zhu Yong	Zhu Yong
Director	Junianto	Junianto
Director	Suryati Budiyanto ***	Setiawati Samahita **
Compliance Director	Andreas H. Basuki ***	Agresius R. Kadiaman **

* Mr. Jiang Yongdong was appointed as President Director by decision of the Extraordinary General Meeting of Shareholders (EGMS) on 20 December 2024, effective on 14 March 2025.

** Ms. Setiawati Samahita and Mr. Agresius R. Kadiaman resigned effective on 24 April 2025 and 23 December 2025, respectively. The Company would like to express appreciation and gratitude for their services to the Company during their previous term as Director and Compliance Director of the Company.

*** Mr. Andreas H. Basuki and Mrs. Suryati Budiyanto each take office as Compliance Director and Director, respectively, effective as of the decision of the Extraordinary General Meeting of Shareholders (EGMS) on 23 December 2025.

Board of Directors has a Board of Directors' Meeting Guidelines, by referring to the relevant provisions of Financial Services Authority regarding Board of Directors and Board of Commissioners of Issuers or Public Companies, as well as Code of Conduct of Board of Directors, which includes regulating the Policy of Board of Directors' performance assessment, as well as Performance Assessment and Evaluation of Board of Directors.

In 2025, the Board of Directors held 71 (seventy-one) Board of Directors Meetings and 4 (four) Meetings with the Board of Commissioners, therefore complied with the provisions.

OPENING

REPORT OF BOARD OF DIRECTORS

The result of Risk Based Bank Rating in Semester II 2025 by self-assessment obtained a composite rating with a value of "2", which reflects the condition of the Bank is generally healthy, therefore it is considered capable of facing significant negative effects from changes in business conditions and other external factors, taking into account the assessment factors, namely risk profile, implementation of good corporate governance, profitability and capital. CCB Indonesia obtained 6 (six) consecutive years of idAAA rating (the highest rating) from the rating agency PT Pefindo, on the basis of capital strength, prospect and support from the shareholders of CCB Indonesia.

Board of Directors of CCB Indonesia fully support the implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, in accordance with Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017, which is a comprehensive support from the financial services sector to create sustainable economic growth by aligning economic, social and environmental interests.

CCB Indonesia is committed to preserving the environment in its daily operations by integrating environmental, social, and governance (environmental social governance / ESG) aspects within the framework of sustainable finance, including by maintaining cleanliness around the office, providing loans for environmentally sound business activities, namely to the parties that have social and environmental concerns ("green companies"), implementing sustainable greening programs, and financial literacy and inclusion programs. The occurrence of climate change or extreme weather, which has recently hit the earth globally and caused various disasters, such as long droughts, drains, landslides.

In 2025 CCB Indonesia will continue to implement a number of initiatives to encourage the implementation of the Sustainable Finance Action Plan. CCB Indonesia will consistently support government policies by implementing programs with economic activities that support the efforts and Sustainable Development Goals of Indonesia which include economic, environmental, and social aspects; in the framework of sustainable financing to support the achievement of net zero emission (NZE) targets in Indonesia until 2060.

CCB Indonesia has participated in sustainable reforestation programs such as mangrove planting and other productive crops through corporate social responsibility initiatives aimed at preventing erosion, reforestation, and community empowerment.

CCB Indonesia encourages its lending officers to prioritize environmentally conscious businesses that are concerned with social and environmental aspects ("green financing"), such as businesses that process waste into energy sources.

CCB Indonesia held the Annual General Meeting of Shareholders (AGMS) on 23 June 2025 and Extraordinary GMS on 24 April 2025 and 23 December 2025, meetings were held in a hybrid manner namely with limited physical attendance and electronically by using the eASY.KSEI application for e-Proxy, e-Voting and GMS zoom display at the head office of CCB Indonesia.

In the Draft State Budget (RAPBN) 2026 set by the Indonesian Government, the economic growth of Indonesia in 2026 is estimated at 5.4% and the inflation rate is kept at around 2.5%. Economic growth is supported by consumption, investment, exports, and sustainable transformation with anticipation of global risks through adaptive policies.

One of the main factors to consider is the high level of global uncertainty and its impact on consumption and investment, two key drivers of gross domestic product (GDP).

Banking industry credit growth in 2026 is predicted to remain below the optimal level of 8-12%.

For the 2026 financial projections, Credit growth is targeted at 15.19%, Third-Party Funds are projected to grow by 8.98% in line with an LDR position of 97.72%, while Total Assets are projected to increase by 6.43% compared to the position at the end of 2025.

The 2026 financial ratio projections cover various aspects, namely: asset quality with gross NPL ratio of 1.91% and net NPL ratio of 1.16%; capital with CAR of 27.75%; liquidity with LDR of 97.72%; efficiency with CIR of 55.22% and BOPO of 84.06%; as well as profitability with ROA of 1.05% and ROE of 4.65%. In developing its business volume, the Bank always adheres to the principle of prudence.

Strategies and policy strategies are directed at prudent and conservative business development in the corporate banking segment, along with the Small and Medium Enterprises (SMEs) segment including commercial, and consumer banking; maintaining adequate CAR and liquidity for business development in the years ahead; implementation of good corporate governance; development of information technology systems; encouraging process effectiveness and cost efficiency, and improving the professionalism and competence of human capital.

The formulation of these strategies and policies is discussed intensively by Board of Directors through Board of Directors meetings, as well as Board of Directors meetings with Board of Commissioners. Periodically, Board of Directors conducts monitoring accompanied with discussions at Board of Directors meetings to ensure the implementation of strategies and policies can proceed properly.



The widespread and comprehensive implementation of Good Corporate Governance will contribute to profitability, value added for stakeholders, and long-term business growth sustainability for CCB Indonesia as a public-listed company.

CCB Indonesia is committed to always implementing the principles of Good Corporate Governance in every business activity.

In implementing Good Corporate Governance, CCB Indonesia builds a corporate culture by applying the principles of corporate governance, namely transparency, accountability, responsibility, independence and fairness. These five principles are always applied

in the business activities and daily operations of the Bank at all levels of the organization.

On this occasion, Board of Directors expressed the deepest appreciation to all stakeholders for the trust and support, as well as the cooperation that has been well established over the years, so that the Bank is able to improve its performance. We would also like to express our greatest gratitude to the Shareholders and Board of Commissioners who have entrusted us to manage this Bank, as well as to all employees, the entire family of CCB Indonesia who with high dedication participated together to advance CCB Indonesia.

Board of Directors,



Jiang Yongdong
President Director



Zhu Yong
Director



Junianto
Director



Suryati Budiyanto
Director



Andreas Herman Basuki
Compliance Director



Business and Functional Review

02

Songket Bali

Born from the sacred heart of the Island of the Gods, Songket Bali threads' capture the perfect geometric balance of the cosmos. Reserved for grand ceremonies, this cloth is the embodiment of grace, reverence, and spiritual connection. Wearing it is to step into a state of profound harmony, aligning the self with the deepest currents of life.

LOAN



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- 49 LOAN BY COLLECTABILITY

CCB Indonesia conducts intermediary functions by optimally distributing loans to various economic sectors to support the national economy, accompanied by the implementation of adequate risk management.

CCB Indonesia continues to strive to promote the intermediary function of the Bank by paying attention to its liquidity position and Loan to Deposits Ratio (LDR) of 92.12% as of 31 December 2025. In 2025, lending increased by 12.54% y-o-y from IDR 23.46 trillion as of December 2024 to IDR 26.41 trillion as of December 2025, or 97.69% of the target. At the end of 2025, credit quality will be maintained at a good level with a gross NPL ratio of 1.53% from the initial target of 2.35%.

Lending is directed to sectors considered potential and prospective with a focus on the quality and repayment capacity of debtors. The Bank also continues to develop the risk management function in the lending process, both by reducing manual processes and replacing them with automation, system improvements and improving the quality of human resources. Lending measures taken by management are in accordance with government and Financial Services Authority regulations. In improving the loan portfolio, CCB Indonesia channelled funds to various sectors, including infrastructure, telecommunications, consumption, trade, processing industry with domestic raw materials, services sector, and others.



The Bank's policy focused on strengthening and promoting sustainable business growth through the development of corporate banking business, particularly infrastructure financing, enhancing support for SME sector in line with the government program, as well as the development of consumer banking

CCB Indonesia has full support from China Construction Bank Corporation as controlling shareholder who has expertise and experience, especially in infrastructure financing, which is in line with government programs and supports the Indonesian economy in general.

CCB Indonesia always maintains diversified loan portfolios in various economic sectors, so that the spread of risk is relatively good. Lending is directed at sectors that are considered still potential and prospective with a focus on the quality and level of ability to repay debtors' loans.

CCB Indonesia always adheres to conservative principles and prudential banking in conducting its business activities. The Bank actively distributes loans to existing customers and potential customers to support business expansion and development, both for working capital and other financing needs. In addition, CCB Indonesia continues to strive to finance various strategic industrial sectors in order to support business growth and contribute to the economy.

In order to implement sustainable finance, CCB Indonesia distributes financing to environmentally-friendly business activities, particularly to companies that are committed to green business practices. The Bank also encourages the provision of loans by prioritizing businesses that operate with consideration for sustainability and environmental preservation.

CORPORATE BANKING

Financing in the Corporate Banking segment is aimed at domestic private companies, Indonesian conglomerate companies, state-owned companies as well as Chinese corporations that invest and do business in Indonesia. Development of distribution to the corporate banking segment, related to controlling shareholder, CCB Corporation, which has expertise and experience in handling corporate banking, especially for infrastructure financing and trade finance.

Financing in the infrastructure sector is in line with current government programs, by providing financing solutions for government projects through arranging or participating in syndicated financing with CCB Corporation groups, or externally with other banks; as well as the "one belt - one road" program development initiative in Indonesia.

The focus of the industrial sectors for corporate banking include: infrastructure, manufacturing, natural resources (oil and gas, mining and other materials), transportation (sea, air and land), irrigation systems, petrochemicals, telecommunications, waste recycling management, real estate/property and electricity generation.

Corporate Banking develops a number of products on a larger scale, such as investment loan, working capital loan, syndicated loan, factoring, commodity financing, trade finance, export credit, bank guarantees, invoice financing and LC standby. Corporate loan products include Back to back loan, Current Account Loan, Syndicated Loan, Investment Loan, Project Financing Loan, Working Capital Loan, and trade finance products.

COMMERCIAL BANKING

Commercial loans at CCB Indonesia is the provision of credit facilities, both for companies and individuals, for the needs of working capital and investment financing.

- **Working Capital** is a credit facility provided to meet the necessary working capital requirements in one business cycle, and/or special working capital needs such as to finance inventory/receivables/projects or other special needs which, according to CCB Indonesia's provisions, are appropriate to be financed.
 - ✓ Credit limit as needed
 - ✓ Credit can be given in Rupiah or foreign currency
 - ✓ The period of up to a maximum of 1 year and can be extended as needed
 - ✓ The nature of revolving or non-revolving credit
- **Investment** is a credit facility provided to finance the needs of capital goods in the context of rehabilitation, modernization, expansion, establishment of new projects and/or special needs related to investment.
 - ✓ Credit limit as needed
 - ✓ Credit is given in Rupiah or foreign currency
 - ✓ Long-term (more than 1 year) adjusted to the project plan

Continuing the conditions in the preceding period, CCB Indonesia's commercial loans play an important role in channelling funds through credit. This shows the role and contribution of CCB Indonesia to help grow the Indonesian economy by encouraging the growth of the business sector in society.

CCB Indonesia's lending policy is guided by the principle of prudential banking. Increasing the loan portfolio to various potential and quality business sectors that support the growth of the Indonesian economy remains spread evenly, so as to avoid concentrated risk.

BUSINESS AND FUNCTIONAL REVIEW

LOAN

CONSUMER BANKING

In distributing consumer credit, CCB Indonesia has implemented a number of attractive program promos for customers, including product exhibitions and promotions in public places, as well as providing special promotions for Mortgage Loan programs. CCB Indonesia also cooperates with a number of major developers to offer mortgage facilities for consumers of the main developers.

CCB Indonesia develops innovative products and improves service quality. Customer needs is continuously monitored and the results are used as a basis for continuous improvement in products and services.

In the midst of intense competition in the consumer sector, CCB Indonesia relies on customer-oriented business models that are able to provide innovative products according to consumer needs.

Ease of access and premium quality services to customers and prospective customers with a focus on prospective areas as a consumer credit marketing channel.

SMALL AND MEDIUM ENTERPRISE (SMES) LOAN

The SME sector has become one of the priorities in credit disbursement within the banking industry, in addition to having still wide opportunities, it has been proven to be relatively more resilient in a crisis situation that has occurred several times in Indonesia. Lending to SMEs is also in line with government programs to encourage the improvement of SMEs in Indonesia. Efforts to increase lending to the SME segment with wider risk spreading. Flexibility combined with the conservative principle is the main foundation for this UKM credit, the ability of personnel handling credit is sharpened by the provision of special training. Besides that, the activity of lending to UKM is also classified as sustainability finance.

The number of loans to the MSME sector as on 31 December 2025 was IDR 1,525 billion with the ratio of MSMEs to total loans of 5.78%. Based on the economic sector, the largest portion of the financing plan for MSMEs for each group is as follows:

MSME Loans Distribution	The Most Dominant Economic Sector	Sharing of Groups
Micro Business Loans	Transportation and Warehousing	2.77%
Small Business Loans	Wholesale & Retail	27.44%
Medium Business Loans	Wholesale & Retail	69.79%

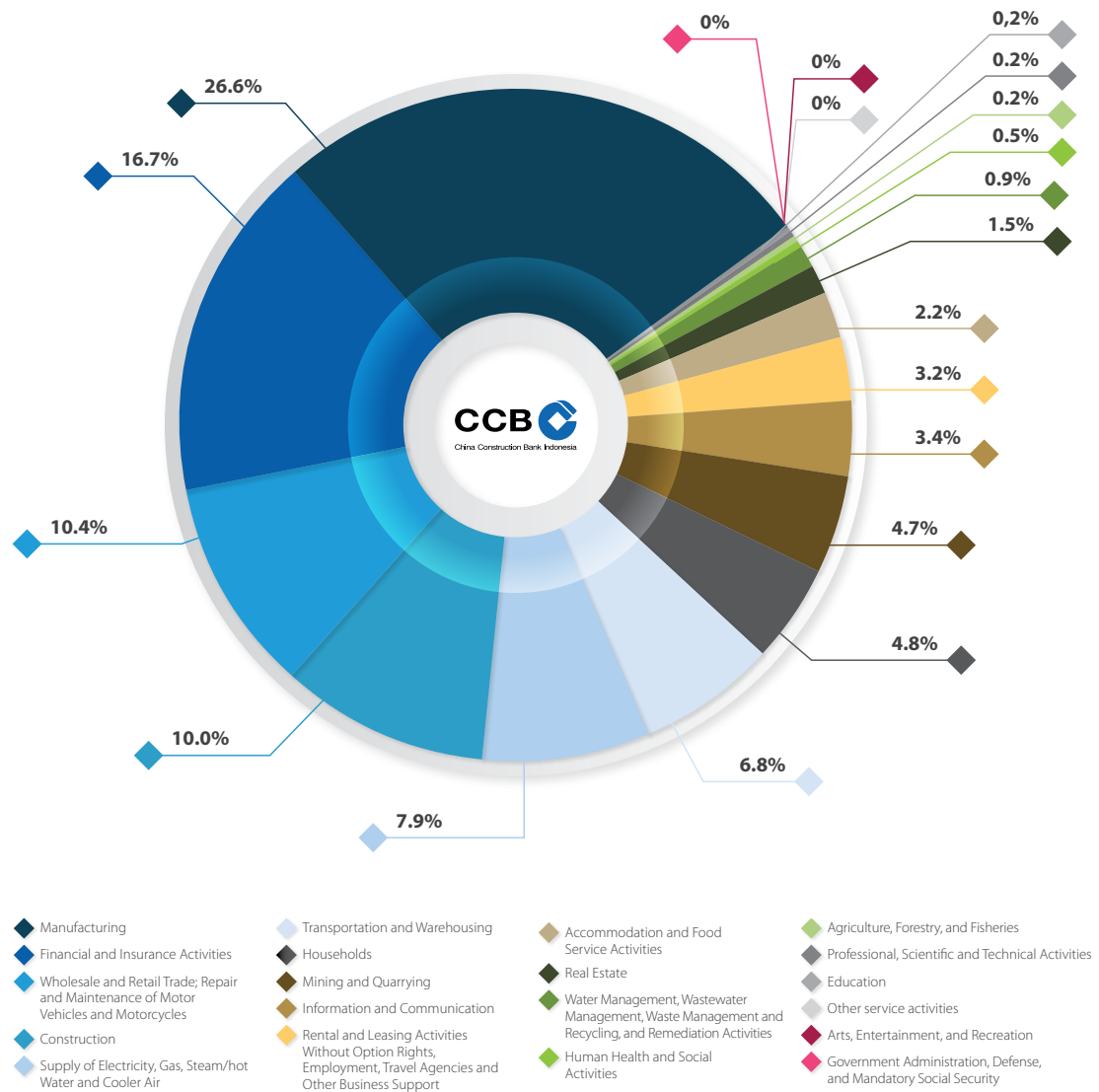
Viewed from the type of use, the following loan classifications per position 31 December 2025 compared to the position 31 December 2024:

Type of Loans	31 Dec 2025		31 Dec 2024	
	(In Million IDR)	%	In Million IDR)	%
Working capital	13,180,827	49.91%	10,581,219	45.10%
Investment	11,971,133	45.33%	11,452,290	48.81%
Consumer	1,253,396	4.75%	1,427,934	6.08%
Employee	1,831	0.01%	2,358	0.01%
Total	26,407,187	100.00%	23,463,801	100.00%

In 2025, the loan concentration of CCB Indonesia was in the Manufacturing Industry sector (26.61%), Financial Intermediaries and Insurance (16.68%), Wholesale and Retail Trade (10.37%), Electricity, Gas and Water (7.88%), and others spread across various industrial sectors. CCB Indonesia continues to maintain a diversified loan portfolio spread across various economic sectors, resulting in relatively good risk distribution.



Loan Data by Economic Sector in 2025



LOAN BY COLLECTABILITY

Description	(in million IDR)	
	2025	2024
Current	25,347,684	22,235,207
Special Mention	655,787	730,193
Sub Standard	76,348	12,872
Doubtful	1,025	10,516
Loss	326,343	475,013
Total	26,407,187	23,463,801

BUSINESS AND FUNCTIONAL REVIEW

TREASURY, FI, TRADE FINANCE AND INTERNATIONAL BANKING



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51 TRANSACTION BANKING

52 TRADE FINANCE PRODUCTS

52 INTERNATIONAL BANKING

Treasury role in CCB Indonesia includes assets and liabilities management, liquidity management, and the net open position (NOP) in accordance with applicable regulations.

Treasury also acts as a profit center through securities trade and foreign exchange transactions, either for customer's benefit or Bank's benefit.

Treasury is actively and dynamically managing Bank's liquid assets portfolio to diversify its fund placement. Bank conducts placement in the inter-bank market, State Treasury Notes, Bank Indonesia Certificate and Corporate Bonds.

For foreign exchange transactions, Treasury strengthens its cooperation with corporate and commercial segments to cover a larger client network. The diversity of products offered are also tailored to customer's requirements. Thus, Bank's marketing strategy to market Treasury product solutions can be more optimal. Bank has offered Treasury service solutions in the form of foreign exchange transactions of Spot, Forward, Swap and various hedging product solutions.

Moreover, with the expansion of inter-bank network owned, Treasury is now participating more actively in the money market transactions and foreign exchange markets. Without ignoring the precautionary principle, Treasury is expected to provide optimal and sustainable income from this inter-bank market.

Facing the existing economic challenges, Treasury is expected to continue to take the initiative in developing existing products and businesses. Existing opportunities will continue to be explored to provide reliable solutions for the needs of foreign exchange transactions and customer hedging.



CCB Indonesia is one of the Indonesian Appointed Cross Currency Dealer (ACCD) Banks in the Implementation of Bilateral Transactions with Local Currency Transaction (LCT) between Indonesia and China. Bank Indonesia (BI) and the People's Bank of China (PBC) have officially started the implementation of cooperation in the settlement of bilateral transactions with local currencies between Indonesia and China since 2021. The framework for this cooperation includes, among others, the use of direct exchange rate quotations and relaxation of certain regulations on foreign exchange transactions between Rupiah and Yuan.

The implementation of this cooperation is part of Bank Indonesia's ongoing efforts to encourage wider use of local currencies in the settlement of trade transactions and direct investment with various partner countries. The expansion of the use of LCT is expected to support the stability of the Rupiah through its impact on reducing dependence on certain currencies in the domestic foreign exchange market.

The use of LCT provides many direct benefits to businesses, including: (i) more efficient conversion costs of transactions in foreign currencies, (ii) availability of alternative trade financing and direct investment in local currency, (iii) availability of alternative hedging instruments in local currency, (iv) diversification of currency exposure used in the settlement of foreign transactions, (v) simplified customs procedures for businesses using LCT (reducing the risk of being flagged for customs clearance), and (vi) relaxation of foreign exchange transaction thresholds.

Taking into account CCB Indonesia's activeness in the Money Market and Foreign Exchange Market (PUVA) initiative, in 2023 Bank Indonesia (BI) appointed CCB Indonesia as one of initiator banks as management of the Money Market and Foreign Exchange Market Association Indonesia (APUVINDO), namely a self-regulatory association formed by transaction performers in PUVA Indonesia in the form of banks and consisting of institutions and associations that carry out or are related to activities in PUVA Indonesia. The purpose of establishing this association is to realize sustainable and industry-led development of PUVA Indonesia in the product pricing participant and infrastructure aspects in line with the direction of PUVA development.

FINANCIAL INSTITUTION/FI

The Bank also actively plays a role in providing credit line and cooperation with financial institutions, banks and non-banks such as asset management, insurance institutions and pension funds. Determining transaction limit for FI facilities has also been using counterparty scoring method, so Bank's risk exposure remains prudent.

CCB Indonesia also supports Bank Indonesia's initiative to encourage the expansion of repurchase agreement (Repo) transactions for the development of an advanced and modern financial market,

improve the effectiveness of monetary policy transmission and promote financial system stability by increasing the number of Global Master Repurchase Agreement (GMRA) signings with counterparties in Indonesia. This GMRA agreement is one of the main requirements before carrying out a repo transaction with a counterparty.

In order to strengthen long-term funding and improve liquidity, CCB Indonesia has established bilateral cooperation with partner banks through Bilateral Loan which aims to strengthen bank liquidity and support sustainable growth. This step is taken to ensure the bank can continue to grow steadily and maintain optimal liquidity to deal with market dynamics and evolving operational needs as well as to diversify funding sources for CCB Indonesia.

TRANSACTION BANKING

In 2025, CCB Indonesia will continue to optimize the development of Transaction Banking products and services. The services are developed to facilitate the needs of both domestic and international trade and account management for corporate operations/cash flow, optimize working capital, minimize operational risks, and optimize the use of funds generated through business and trade activities. Transaction Banking provides comprehensive products and solutions for domestic and cross-border payments, trade finance, foreign exchange, and mitigating payment risks.

In facing competitive business challenges, international professional services have been prepared to capture opportunities to serve Transactional Company/TNC business activities.

Transaction Banking services is to assist customers in carrying out various banking transactions. Various services at competitive costs and exchange rates, as well as the latest processing systems have been available to serve the customers.

Operation as an implementer of Transactional Banking services strives to provide excellent and up-to-date services for international and domestic trade transaction settlement services, bank guarantee provision and distribution services, foreign exchange fund transfer services, as well as playing an important role in helping the implementation of international financing programs, transaction financing trading, and implementation of RMB Local Currency Transaction (LCT), and also becoming direct participant of CIPS so as to further expand the channel for CNY settlement and facilitate the FX transactions of customers engaged in import/export trade between China and Indonesia.

Bank continues to improve the structure of international trading services so as to provide services in accordance with customers' expectations and needs.

BUSINESS AND FUNCTIONAL REVIEW

TREASURY, FI, TRADE FINANCE AND INTERNATIONAL BANKING

TRADE FINANCE PRODUCTS

CCB Indonesia is also able to provide comprehensive Trade Finance product services to assist customers in local or international transactions such as issuance of Letter of Credit (LC) / Domestic Letter of Credit (SKBDN), Bank Guarantee / Standby Letter of Credit (SBLC) / Demand Guarantee, negotiating / discounting on documents of LC / SKBDN and Documentary Collection, as well as to obtain financing in the form of Trust Receipt Financing, Invoice Financing, Pre-shipment Financing, Post-shipment Financing and Supply Chain Financing.

In carrying out international transactions, CCB Indonesia collaborates with the CCB network in several countries, as well as with the Bank's correspondents both domestically and internationally to improve the scope and quality of services to customers.

INTERNATIONAL BANKING

Facing the challenges of an increasingly competitive business, international professional services have been prepared in capturing opportunities to serve the business activities of Transnational Companies (TNC).

International banking services is provided to assist customers in carrying out various banking transactions. Various services at competitive costs and exchange rates, as well as the latest processing systems have been available to serve the customers.

Trade Operation as an implementer of international banking services strives to provide excellent and up-to-date services for international and domestic trade transaction settlement services, bank guarantee provision and distribution services, foreign exchange fund transfer services, as well as playing an important role in helping the implementation of international financing programs, transaction financing trading, and implementation of RMB Local Currency Transaction (LCT).

Bank continues to improve the structure of international trading services so as to provide services in accordance with customers' expectations and needs.





HUMAN CAPITAL



55 EDUCATION, TRAINING, AND DEVELOPMENT FOR HUMAN CAPITAL

- ◆ Total Employees by Employees' Status
- ◆ Employees' Composition by Education Level
- ◆ Employees' Composition by Years of Service
- ◆ Employees' Composition by Age
- ◆ Employees' Composition by Position
- ◆ Employees' Composition by Gender
- ◆ Employee Turnover

As a financial services institution, CCB Indonesia treats human resources as a corporate asset. Human capital management is undertaken through a strategic partnership approach to drive sustainable business growth and support the efforts of CCB Indonesia to provide the best for all stakeholders.

In 2025, the Bank's human resource management will focus on the development of employee competencies in technology and the use of the latest applications, the improvement of employee awareness of personal data protection, the improvement of employee understanding of cyber security, the enhancement of understanding of AML, CFT and CPF, as well as the deepening of knowledge on the management of various banking risks, including Climate Risk Management & Scenario Analysis (CRMS). Changes to the organizational structure will also be carried out to improve the effectiveness of the Company's operational performance. Vacant positions will be prioritized through internal promotions to strengthen risk mitigation management and improve operational support for business development. The quality of the workforce will be improved through training, both online and offline.

Employee competency improvement is not only carried out to improve hard skills, but also soft skills. Among the developments in soft skills, there is leadership training for employees at the senior executive level as well as emotional intelligence training. The



Bank also improves understanding of knowledge that can also support employee performance in general. In order to keep up with technological developments, the Bank organizes training programs that are expected to improve employees' capabilities in using new banking systems and technologies. In addition, the Bank is also committed to enhancing employees' understanding of personal data protection and cybersecurity.

The implementation of training and skills development in 2025 was more diverse compared to previous years. In that year, CCB Indonesia facilitated the participation of more employees in overseas training programs, particularly to anticipate developments in technology. Training related to the development of specialized competencies supporting the Bank's core activities continued to constitute a significant portion of the overall training programs, including risk management competency certification, competency-based training in Payment Systems and Rupiah Currency Management (SPPUR), Treasury competency training, as well as other training programs.

In addition, various training programs are held to improve employee capabilities related to business continuity management, understanding of the Bank's products, as well as Internal Control over Financial Reporting. Human resource development is carried out through systematic and sustainable education and training programs, with materials adapted to the Bank's needs in line with national and global developments. CCB Indonesia also continues to maintain the quality of human resource management through the improvement of internal systems and increased efficiency of internal work processes.

In supporting the improvement of human capital quality, development in 2025 was directed at:

- Maintenance of competency certification and competency-based training required for the Bank's employees
- Education to increase risk and compliance awareness
- Education to promote awareness of personal data protection and cybersecurity
- Enforcement of systematic and continuous education and training programs.
- Cadre formation process for first line management positions, including the promotion of employees to fill strategic positions.
- Ensure the implementation of code of conduct and improve compliance with applicable provisions and laws in the field of employment.

EDUCATION, TRAINING, AND DEVELOPMENT FOR HUMAN CAPITAL

Employee training and development programs were one of the Bank's main priorities in 2025 and continued to be enhanced in line with the needs to support the Bank's business growth.

Throughout 2025, the Bank conducted a total of 308 training programs with 6,666 participants. By comparison, in 2024 the Bank implemented 286 training programs with a total of 7,098 participants. Training programs in 2025 were conducted both domestically and overseas, through online and offline methods, and were tailored to operational needs at the time of implementation. In 2025, the Bank also facilitated 57 employees to participate in overseas training programs.

The Bank has consistently conducted employee training and competency development programs, both internally and externally. The number of participants in education and training programs for 2025 and 2024 is as follows.

Types of Education and Training	Total Participants	
	2025	2024
• Internal Education	6,212	6,758
• External Education	454	340
Jumlah	6,666	7,098

Education and training programs held during 2025 with materials covering technical and soft skills, including: Training and introduction to banking systems or new technologies, Risk Management Certification, Payment System Certification, Business Continuity Management, Leadership Training, AML CFT training, Compliance field, Product Knowledge, training related to Personal Data Protection and Customer Data Protection, training related to Cyber Security, Digital Banking, and various other seminars and workshops.

The number of Bank employees as of December 2025 (excluding outsourced employees) was 1,140 persons. The Bank outsourced some of the work of non-staff, such as couriers, drivers, security, receptionists, and cleaning, to outsourcing service providers. As of 31 December 2025, the number of outsourced employees was 285 persons, giving a total number of employees (including outsourced employees) to 1,425 persons.

Total Employees by Employees' Status

Employees' Status	31 Dec 2025		31 Dec 2024	
	Total	%	Total	%
Permanent Employees	1,107	97%	1,089	96%
Probation Employees	25	2%	36	3%
Contract Employees	8	1%	6	1%
Number of employees	1,140	100%	1,131	100%
Outsourcing Employees	285	-	288	-
Number of employees (including outsourcing employees)	1,425	-	1,419	-

BUSINESS AND FUNCTIONAL REVIEW

HUMAN CAPITAL

Employees' Composition by Education Level

(Excluding outsourcing employees)

Employees' Status	31 Dec 2025		31 Dec 2024	
	Jumlah	%	Jumlah	%
< Senior High School	187	16%	213	19%
Academy	115	10%	119	11%
Bachelor	798	70%	760	67%
Postgraduate	40	4%	39	3%
Total	1,140	100%	1,131	100%

Employees' Composition by Education Level

(Excluding outsourcing employees)

Education Level	31 Dec 2025		31 Dec 2024	
	Total	%	Total	%
0-3 years	347	30%	324	29%
3-5 years	69	6%	84	7%
5-10 years	290	25%	338	30%
10-20 years	332	29%	269	24%
> 20 years	102	9%	116	10%
Total	1,140	100%	1,131	100%

Employees' Composition by Age

(Excluding outsourcing employees)

Age	31 Dec 2025		31 Dec 2024	
	Total	%	Total	%
< 25 years old	45	4%	60	5%
25-34 years old	432	38%	415	37%
35-44 years old	364	32%	362	32%
> 45 years old	299	26%	294	26%
Total	1,140	100%	1,131	100%

Employees' Composition by Position

(Excluding outsourcing employees)

Position	31 Dec 2025		31 Dec 2024	
	Total	%	Total	%
Directors	5	0	4	0%
Division Head / Regional Head	35	3%	36	3%
Branch Manager	67	6%	67	6%
Department Head	148	13%	135	12%
Officer	56	5%	70	6%
Staff	752	66%	735	65%
Non-Staf	77	7%	84	7%
Total	1,140	100%	1,131	100%

Employees' Composition by Gender

(Excluding outsourcing employees)

Gender	31 Dec 2025		31 Dec 2024	
	Total	%	Total	%
Male	548	48%	544	48%
Female	592	52%	587	52%
Total	1,140	100%	1,131	100%

Employee Turnover

(Excluding outsourcing employees)

Employee Turnover	31 Dec 2025	31 Dec 2024
New Employees Recruitment	130	105
Resigned employees	121	157
Total year-end employees	1.140	1.131



INFORMATION TECHNOLOGY



Development of Information Technology Systems of CCB Indonesia is performed in a sustainable manner, especially to provide convenience for customers in transactions.

Information Technology (IT) as the driving force of business needs to be flexible and reliable to keep up with the dynamic development of CCB Indonesia. IT is also an important element in supporting the bank's operations.

In the era of digitalization, cyber security has become the top priority, therefore CCB Indonesia has implemented ISO 27001 regarding Information Security Management Systems and obtained the certification.

CCB Indonesia consistently strives to improve the quality of its products and services, with IT support as a critical instrument in realizing such efforts. CCB Indonesia successfully implemented RMB Cross-Border Settlement System (CIPS) and UnionPay Acquiring in their ATM machines, enhancing cross-border financial services and customer convenience. Additionally, CCB Indonesia ensures the protection of personal data in compliance with Personal data Protection Law, safeguarding customer information and maintaining Privacy standards.

The best utilization of information technology is a key factor for the efficiency required in the processing of transactions, improving accuracy and providing satisfactory services to various banking needs of the customers. The synergy that is developed across all elements have led to the sustainable growth of CCB Indonesia.

To realize short-term targets in Information Technology, IT development is also supported by appropriate technology tools to achieve targets with a proper security system. All technological activities are carried out in a centralized and integrated manner.

The IT systems development policy is consistently continued in the future which directs CCB Indonesia to transform its image into a modern bank, by providing convenience to customers in banking transactions, using the technology and internet sophistication by applying and improving electronic delivery channel services.

To develop a forward-looking information technology in order to support process and service which are effective, rapid, accessible and convenient, will be continued consistently.

The development of the Information Technology System for CCB Indonesia is carried out continuously in line with the development of the company, which is expected to provide optimal support for CCB Indonesia operations and also provide convenience for customers in making transactions both at Bank counters and online.

RISK MANAGEMENT



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The implementation of risk management includes identification, measurement, monitoring and control of various types of risk in each line of business and its supporting functions. CCB Indonesia always implements effective and comprehensive risk management in accordance with the level of risk faced.

Risk management is a structured approach to managing uncertainty related to the threat of loss as a result of a series of activities or business activities being carried out. In risk management, it requires management that has sufficient expertise and competence, so that all kinds of potential risks can be anticipated from the start by preparing the necessary mitigation measures.

CCB Indonesia always implements effective and comprehensive risk management according to the level of risk faced. The application of risk management is an important aspect in managing various risks faced by the Bank.

The implementation of risk management includes identification, measurement, monitoring and control of various types of risk in each line of business and its supporting functions. Therefore, in applying risk management, the Bank is very concerned about the efforts to raise risk awareness and risk culture well and thoroughly in business activities and banking operations on a daily basis.



The Bank's risk management policies follow and refer to the Financial Services Authority Regulations (POJK) and Bank Indonesia Regulations (PBI) as minimum provisions to guarantee the best governance. The Bank improves and perfects every policy, guidelines and standard operating procedures that shape the effectiveness of the risk management strategy, in line with the development of the Bank's business complexity.

Risk management aims to protect the Bank from possible losses arising from various activities, maintain the Bank's capital, support the decision-making process, to optimise the risk profile, to increase the value of the Company, and to keep the Bank's reputation based on risk appetite by considering the capital capacity owned. Therefore, the Bank maintains a balance between risk and benefits in order to produce sustainable value growth for shareholders.

The Bank identifies risks for each risk factor that can be quantified and measured according to objective and consistent criteria. The implementation of sound and comprehensive risk management in identifying, measuring, controlling, monitoring and reporting risks is carried out on 8 types of risks determined by Bank Indonesia and the Financial Services Authority (OJK), namely Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Compliance Risk, Strategic Risk and Reputation Risk.

The entire risk management process is carried out based on the application of the principles of good corporate governance. In implementing risk management, the Bank has a corporate governance structure which functions to improve the four eyes principle and transparency in the risk management process. The Risk Management function is established as a controller to direct the Bank's capability, and in terms of risk measurement and risk control supported by other functions, such as Internal Audit, Legal, Compliance, and others.

In implementing risk management, the Bank applies by referring to banking regulations in accordance with the Financial Services Authority Regulations (POJK) and OJK Circular Letters (SEOJK), among others:

- POJK No. 18/POJK.03/2016 dated 16 March 2016 regarding the Implementation of Risk Management for Commercial Banks.
- POJK No. 11/POJK.03/2016 dated 29 January 2016 regarding the Minimum Capital Adequacy of Commercial Banks, as amended by POJK No. 34/POJK.03/2016 dated 22 September 2016.
- POJK No. 11/POJK.03/2022 dated 6 July 2022 regarding the implementation of Information Technology by Commercial Banks.
- SEOJK No. 12/SEOJK.03/2018 dated 21 August 2018 regarding the Implementation of Risk Management and Standardized Approach Risk Measurement for Interest Rate Risk In The Banking Book for Commercial Banks.
- SEOJK No. 34/SEOJK.03/2016 dated 1 September 2016 regarding the Implementation of Risk Management for Commercial Banks.

- SEOJK No. 21/SEOJK.03/2017 dated 6 June 2017 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks.
- SEOJK No. 14/SEOJK.03/2017 dated 17 March 2017 concerning Assessment of the Health Level of Commercial Banks.
- SEOJK No. 29/SEOJK.03/2022 dated 27 December 2022 regarding Cyber Resilience and Security for Commercial Banks.
- POJK No. 17 of 2023 dated 14 September 2023 regarding the Implementation of Governance for Commercial Banks.

In addition, the Bank also refers to internal regulations, namely risk management policies, international best practices, as well as the Basel Committee recommendations.

RISK MANAGEMENT STRUCTURE

The risk management structure consists of Risk Monitoring Committee, Risk Management Committee and Risk Management Division. The risk management organization involves active supervision of the Board of Commissioners and Directors, including business lines at various levels of responsibility.

The Risk Monitoring Committee is the highest management authority at the Board of Commissioners level. This committee functions as a supervisory board to monitor the implementation of risk management strategies and policies.

The Risk Management Committee is a committee at Board of Directors level and executive officers who are responsible for overall risk management in all business lines and operational banks. This committee also functions to oversee the implementation of strategies, policies and evaluate significant risk issues. Board of Directors has the authority to manage risk, provide risk limits in making decisions which are the Bank's risk appetite.

In addition, the Bank has other directors' committees in implementing risk management, namely the Credit Committee, Credit Policy Committee, Assets and Liabilities Committee (ALCO), and Information Technology Steering Committee. Each committee performs its duties based on the mandate that has been set. These committees meet regularly to assess and discuss risk issues faced by the Bank in carrying out its operational activities.

Daily risk management activities are carried out by the Risk Management Division, which is independent from the operational business units, which regularly monitors and reviews each risk and potential loss to the Bank. Specifically, the functions and duties of the Risk Management Division are as follows:

- Monitoring and reviewing the implementation of risk management policies, methodologies, process, information systems and strategies of the Bank on a regular basis.
- Related to Operational Risk, implementing various operational risk management tools including data collection on operational losses, Risk & Control Self Assessments, and Key Risk Indicators, Stress Test etc.

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RISK MANAGEMENT

- Related to Credit Risk, monitoring and reviewing credit risk exposure, reviewing credit policies, credit concentration limits, industrial market targets and sectoral zones, conducting stress tests, reviewing credit risk portfolio reports, setting and developing methodologies for calculating impairment losses credits based on applicable Financial Accounting Standards Guideline/FASG, etc.
- Related to Market and Liquidity Risks, monitoring and reviewing market and liquidity risk exposures arising from business units; stress testing of market and liquidity risks, etc.
- Related to other risks, namely legal risk, compliance risk, strategic risk and reputation risk; monitoring and reviewing the risk exposure of each business and operational unit, etc.
- Supporting the approval process of new products & activities of the Bank by reviewing the related risks and required risk mitigation.
- Providing the Board of Commissioners, Directors and Risk Management Committee with an independent and periodic assessment of the risk profile, Risk Based Bank Rating (RBBR), capital adequacy assessment report through the Internal Capital Adequacy Assessment Process (ICAAP), where the Bank's capital adequacy level is measured by considering risks other than Pillar 1 risks (credit, market and operational), as well as providing recommendations to risk taking units or risk management committees in accordance with the scope of the Risk Management Division.
- Responsible for reporting related to Financial Services Authority (OJK) regulations for Risk Management.

IMPLEMENTATION OF RISK MANAGEMENT

The implementation of risk management at CCB Indonesia involves the main elements that support the risk management governance structure. The implementation of good and comprehensive risk management is expected to improve business performance with controlled risk by prioritizing prudential principles and sound banking practices. The application of risk management is part of strengthening the stability and resilience of banking business activities by:

- a. Active supervision by Board of Commissioners and Board of Directors
- b. Adequacy of policies, procedures and limit setting
- c. Risk management process and risk management system
- d. Risk management internal control system

Board of Commissioners and Board of Directors hold a key role in ensuring the success of risk management through their active supervision. Board of Commissioners may delegate the risk monitoring function to the Risk Monitoring Committee. However, Board of Commissioners remains as the final responsible party.

Board of Directors has a role in determining comprehensive risk management policies direction and strategies as well as the implementation. As the party responsible for carrying out operational activities, including monitoring the implementation of risk management, Board of Directors established Risk Management Committee to assist them in carrying out their functions and responsibilities.

RISK MANAGEMENT POLICY

The risk management policy aims to be able to measure the amount of tolerance limit or risk appetite which can be taken by banks in managing profitability, which reflects the amount of capital managed to face risks including business development. CCB Indonesia's risk management policy also includes efforts to foster a risk awareness culture at all levels, namely the awareness that risk management is essentially the responsibility of all levels of the Bank.

RISK MANAGEMENT STRATEGY

The risk management strategy is made by considering the Bank's business plan in a comprehensive manner to be conveyed to all levels of the Bank so that all levels can understand and implement it properly. The Bank implements the following risk management strategy as follows:

- Having committees that actively monitor risk management
- Formulation of risk management policies based on banking regulations concerning the Implementation of Risk Management for Commercial Banks and taking into account the recommendations from Basel and best practices in the market.
- Ensure the application of the precautionary principle and the four eyes principle in decision making.
- Establishment of risk limits.
- Implementing a risk awareness culture in all Bank employees.
- Develop a methodology for calculating risk exposure.
- Monitor the quality of risk implementation on a regular basis
- Develop an information system and risk reporting.
- Perform stress testing to anticipate potential risks in the future.
- Ensure the effectiveness and enhance the competence of human resources in the application of risk management.



KEY METRICS

No.	Description	December 2025	December 2024
Available Capital (value)			
1	Common Equity Tier (CET1)	6,475,768	6,139,213
2	Capital Tier (Tier 1)	6,475,768	6,139,213
3	Total Capital	6,719,258	6,355,818
Risk Weighted Assets (Value)			
4	Total Risk Weighted Assets (RWA)	22,793,235	20,694,595
Risk-based Capital Ratio as a percentage of RWA			
5	CET1 Ratio (%)	28.41	29.67
6	Tier 1 Ratio (%)	28.41	29.67
7	Total Capital Ratio (%)	29.48	30.72
Additional CET1 that serves as a buffer as a percentage of RWA			
8	Capital conservation buffer (2.5% of RWA) (%)	2.50	2.50
9	Countercyclical buffer (0 - 2.5% of RWA) (%)	-	-
10	Capital Surcharge for Systemic Banks (1% - 2.5%) (%)	-	-
11	Total CET1 as buffer (Line 8 + Line 9 + Line 10)	2.50	2.50
12	Component of CET1 for buffer	20.48	21.72
Basel III compliant leverage ratio			
13	Total Exposure	43,356,662	42,184,297
14	Leverage Ratio, including the impact of adjustments to the temporary exemption of current accounts with Bank Indonesia in order to meet the minimum reserve requirement (if any)	-	-
a.	Leverage ratio in accordance with Basel III with the Expected Credit Loss Model in accordance with PSAK 71 in full. (%) (line 2a / line13)	N/A	N/A
b.	Leverage Ratio, excluding the impact of any adjustment to the temporary exemption of current accounts with Bank Indonesia in order to meet the minimum reserve requirement (if any)		
c.	Leverage Ratio, including the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirement (if any), which incorporates the average value of gross carrying amount of Securities Financing Transaction (SFT) assets (%)	14.94	14.56
d.	Leverage Ratio, excluding the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirement (if any), which incorporates the average value of gross carrying amount of SFT assets (%)	14.94	14.52
Liquidity Adequacy Ratio (LCR)			
15	Total High Quality Liquid Assets (HQLA)	8,193,932	8,265,365
16	Total Net Cash Outflow	5,146,308	4,719,455
17	LCR (%)	159.22	175.13
Net Stable Funding Ratio (NSFR)			
18	Total Available Stable Funding (ASF)	23,866,882	21,508,202
19	Total Required Stable Funding (RSF)	20,520,868	19,409,682
20	NSFR (%)	116.31	110.81

Qualitative Analysis

Capital Adequacy Ratio as of 31 December 2025 decreased by 1.24% compared to 31 December 2024. This was due to an increase in RWA, especially in credit risk RWA of IDR 1.76 trillion or 9.06%, based on historical data, the Capital Ratio has always been above the regulatory requirements.

Leverage Ratio as of 31 December 2025, there was an increase in total exposure to IDR 43,356,662 million due to a significant increase in the value of its asset exposure due to an increase in loans from the previous period. The percentage of leverage ratio decreased to 14.94% due to the core capital increased to IDR 6,477,716 million. The leverage ratio is still above the provisions of the Financial Services Authority (OJK).

The Liquidity Coverage Ratio (LCR) of 31 December 2025 decreased by 15.91% compared to the position of 31 December 2024. This was due to a decrease in total High Quality Liquid Assets (HQLA) of IDR 71.43 billion and an increase in Total Net Cash Outflow of IDR 426.85 billion.

Net Stable Funding Ratio (NSFR) position on 31 December 2025 decreased by 5.5% compared to the position on 31 December 2024. The decrease was influenced by an increase in total available stable funding (ASF) of IDR 2.36 trillion and an increase in total required stable funding (RSF) of IDR 1.11 trillion.

RISK MANAGEMENT

(in million IDR)

[illegible]

**LI2: Source of the main difference between exposure in accordance with prudential regulations and carrying values in accordance with financial accounting standards**

(in million IDR)

	a	b	c	d	e
			Item corresponds to:		
	Total	Credit risk framework	Framework securitization	Counterparty credit risk framework	Market risk framework
Period 31 December 2025					
Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	38,083,709	19,895,502	-	-	-
Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	30,938,191	-	-	-	-
Total net amount under regulatory scope of consolidation	-	-	-	-	-
Off-balance sheet amounts	-	-	-	-	-
Differences in valuations	-	-	-	-	-
Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
Differences due to prudential filters	-	-	-	-	-
....	-	-	-	-	-
Exposure amounts considered for regulatory purposes	-	-	-	-	-
Qualitative Analysis					

LIA: Explanation of the Differences between Exposure Values in accordance with Financial Accounting Standards and OJK Provisions

There is no difference between the carrying value according to financial accounting standards, as reported in the financial statements and the exposure value according to prudential regulations

CAPITAL DISCLOSURE**a) Capital Structure**

Risk management through capital carried out by the Bank includes diversification of capital sources to comply with applicable capital requirements, maintaining a healthy capital ratio, supporting long-term strategic business plans and maximizing value for shareholders. The Bank must ensure capital adequacy to cover various types of risks based on regulatory requirements, as well as internal requirements according to changes in economic conditions and the characteristics of activities.

The Bank has complied with the capital requirements set forth throughout the reporting period with an emphasis on core capital to support its business and activities. Core Capital of CCB Indonesia as of 31 December 2025 of IDR 6.48 trillion. In managing capital, the Bank refers to the applicable regulatory provisions in calculating capital adequacy to cover risks.

b) Capital adequacy

The Bank's capital adequacy ratio (CAR) taking into account credit, market and operational risks in 2024 amounted to 29.48%, a decrease of 1.33% compared to 2024 which amounted to 30.72%.

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RISK MANAGEMENT

Quantitative Disclosure of Bank Capital Structure

Standard Format for Disclosure of Capital Calculations in Accordance with the Basel III Framework

CC1: Capital Composition

Period 31 December 2025

No.	Components	Amount (in million IDR)	Ref. number derived from Balance Sheet Publication1)
CET 1: Instruments and Additional Paid-in Capital			
1	Common stock (including surplus stock)	5,059,351	1
2	Retained earnings	1,717,037	2
3	Accumulated other comprehensive income (and other reserves)	359,774	3
4	Capital included in the phase out of CET1	N/A	N/A
5	Non-controlling interests that can be taken into account	N/A	4
6	CET1 before regulatory adjustment		
CET 1: Reduction Factor (Regulatory Adjustment)			
7	Difference less the amount of fair value adjustment of financial instruments in the trading book	-	
8	Goodwill	190,075	5
9	Other intangible assets (other than Mortgage-Servicing Rights)	13,312	6
10	Deferred tax assets from future profitability	N/A	N/A
11	Cash-flow hedge reserve	N/A	N/A
12	Shortfall on provisions for expected losses	N/A	N/A
13	Gain on sale of assets in securitization transactions	N/A	N/A
14	Increase/decrease in fair value of financial liabilities (DVA)	N/A	N/A
15	Defined benefit pension assets	N/A	N/A
16	Investments in own shares (if not already netted in capital in the Statement of Financial Position)	N/A	N/A
17	Cross-holdings in CET 1 instruments in other entities	-	-
18	Investments in the capital of banks, financial and insurance entities outside the scope of consolidation on a provisional basis, net of permitted short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	N/A
19	Significant investments in ordinary shares of banks, financial and insurance entities outside the scope of consolidation on a provisional basis, net of permitted short positions (amounts above the 10% threshold)	N/A	N/A
20	Mortgage servicing rights	N/A	N/A
21	Deferred tax assets arising from temporary differences (amounts above the 10% threshold, net of tax liabilities)	N/A	N/A
22	Amounts exceeding the 15% limitation of:	N/A	N/A
23	Significant investments in common stock financials	N/A	N/A
24	Mortgage servicing rights	N/A	N/A
25	Deferred tax from temporary differences	N/A	N/A
26	Adjustments based on specific national provisions	-	-
	a. Difference between PPKA and CKPN	163,885	-
	b. Non-productive PPKA	171,705	N/A
	c. Deferred Tax Assets	130,773	7
	d. Investments	-	-
	e. Capital shortfall in insurance subsidiaries	-	-
	f. Securitization exposure	-	-
	g. Others	9,356	-



Quantitative Disclosure of Bank Capital Structure

Standard Format for Disclosure of Capital Calculations in Accordance with the Basel III Framework

CC1: Capital Composition

Period 31 December 2025

No.	Components	Amount (in million IDR)	Ref. number derived from Balance Sheet Publication1)
27	Adjustment to CET 1 due to AT 1 and Tier 2 being less than the deduction factor	-	
28	Amount of reduction (regulatory adjustment) to CET 1	N/A	N/A
29	Total CET 1 after deduction factor	N/A	N/A
Additional Tier 1 Capital (AT 1): Instrument			
30	AT 1 instruments issued by the Bank (including stock surplus)	-	-
31	Those classified as equity under accounting standards	-	N/A
32	Those classified as liabilities under accounting standards	-	N/A
33	Capital that is included in the phase out of AT 1	N/A	N/A
34	AT 1 instruments issued by subsidiaries that are recognized in the consolidated CAR calculation	N/A	N/A
35	Instruments issued by subsidiaries that are included in the phase out	N/A	N/A
36	Total AT 1 before regulatory adjustment	-	-
Additional Tier 1 Capital: Reduction Factor (Regulatory Adjustment)			
37	Investment in own AT 1 instruments	N/A	N/A
38	Cross-holdings in AT 1 instruments of other entities	N/A	N/A
39	Investments in capital of banks, financial and insurance entities outside the scope of consolidation on a regulatory basis, net of permitted short positions, where the Bank does not own more than 10% of the issued share capital (amounts above the 10% threshold)	N/A	N/A
40	Significant investments in the capital of banks, financial and insurance entities outside the scope of statutory consolidation (net of permitted short positions)	N/A	N/A
41	Adjustments based on national specific requirements	N/A	N/A
a.	Placement of funds in AT 1 instruments with other banks	N/A	N/A
42	Adjustment to AT 1 due to Tier 2 being less than the deduction factor	N/A	N/A
43	Total regulatory adjustment to AT 1	-	-
44	Total AT 1 after deduction factor	-	-
45	Total Tier 1 Capital (CET 1 + AT 1)	-	-
Supplementary Capital (Tier 2): Instruments and reserves			
46	Tier 2 instruments issued by the Bank (including stock surplus)	-	8
47	Capital that is included in the phase out of Tier 2	N/A	N/A
48	Tier 2 instruments issued by subsidiaries that are recognized in the consolidated CAR calculation	N/A	N/A
49	Capital issued by subsidiaries that are included in the phase out of Tier 2	N/A	N/A
50	KDPA general reserve for earning assets that must be calculated with a maximum amount of 1.25% of RWA for Credit Risk	243,490	N/A
51	Total Supplementary Capital (Tier 2) before deduction factor	-	-
Supplementary Capital (Tier 2): Regulatory Adjustment			
52	Investment in own Tier 2 instruments	N/A	N/A
53	Cross-holdings in Tier 2 instruments of other entities	N/A	N/A

Quantitative Disclosure of Bank Capital Structure**Standard Format for Disclosure of Capital Calculations in Accordance with the Basel III Framework****CC1: Capital Composition****Period 31 December 2025**

No.	Components	Amount (in million IDR)	Ref. number derived from Balance Sheet Publication1)
54	Investment in TLAC liabilities of capital of banks, financial and insurance entities outside the scope of consolidation on a regulatory basis, net of permitted short positions, where the Bank does not own more than 10% of the issued share capital; value was previously set at a threshold of 5% but no longer meets the criteria (for Systemic banks)	N/A	N/A
	Investments in other TLAC liabilities of banking, financial, and insurance entities that are outside the scope of regulatory consolidation and, for which the bank does not own more than 10% of the entity's issued ordinary shares: amount previously designated for the 5% threshold but which no longer qualifies (for Systemic G-SIBs only)		
55	Significant investments in capital or TLAC instruments of banks, financial and insurance entities outside the scope of regulatory consolidation (net of permitted short positions)	N/A	N/A
56	Adjustments based on national specific provisions	N/A	N/A
	a. Sinking funds	N/A	N/A
	b. Placement of funds in Tier 2 instruments with other banks	N/A	N/A
57	Total regulatory adjustment Supplementary Capital	N/A	N/A
58	Total Supplementary Capital (Tier 2) after regulatory adjustment	N/A	N/A
59	Total Capital (Tier 1 Capital + Supplementary Capital)	6,719,258	-
60	Total Risk Weighted Assets (RWA)	22,793,235	-
Capital Adequacy Ratio (CAR) and Capital Buffer			
61	Tier 1 Capital Ratio (percentage to RWA)	28.41	-
62	Tier 1 Capital Ratio (percentage of RWA)	28.41	-
63	Total Capital Ratio (percentage to RWA)	29.48	-
64	Buffer (percentage to RWA)	-	-
65	Capital Conservation Buffer	2.50	-
66	Countercyclical Buffer	-	-
67	Higher loss absorbency requirement	-	-
68	For conventional commercial banks: CET 1 available to fulfill the Buffer (percentage to RWA)	20.48	-
National minima (if different from Basel 3)			
69	National lowest CET 1 ratio (if different from Basel 3)	N/A	N/A
70	Lowest national Tier 1 ratio (if different from Basel 3)	N/A	N/A
71	Lowest national total capital ratio (if different from Basel 3)	N/A	N/A
Amount under the deduction limit (before risk weighting)			
72	Non-significant investments in capital or other TLAC liabilities of other financial entities	N/A	N/A
73	Significant investments in ordinary shares of financial entities	N/A	N/A
74	Mortgage servicing rights (net of tax liability)	N/A	N/A
75	Deferred tax assets from temporary differences (net of tax liabilities)	N/A	N/A

Quantitative Disclosure of Bank Capital Structure**Standard Format for Disclosure of Capital Calculations in Accordance with the Basel III Framework****CC1: Capital Composition****Period 31 December 2025**

No.	Components	Amount (in million IDR)	Ref. number derived from Balance Sheet Publication1)
Cap imposed on Tier 2 provisions			
76	Provisions that can be recognized as Tier 2 according to the exposure under the standardized approach (before the cap is imposed)	N/A	N/A
77	Cap on provisions recognized as Tier 2 under the standardized approach	N/A	N/A
78	Provisions that can be recognized as Tier 2 based on exposures under the IRB approach (before cap)	N/A	N/A
79	Cap on provisions recognized as Tier 2 under the IRB approach	N/A	N/A
Capital Instruments subject to phase out (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Cap on CET 1 that includes phase out	N/A	N/A
81	Amount excluded from CET 1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A
82	Cap on AT 1 that includes phase out	N/A	N/A
83	Amount excluded from AT 1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A
84	Cap on Tier 2 that includes phase out	N/A	N/A
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A

Qualitative Analysis

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RISK MANAGEMENT

CC2: Capital Reconciliation

Period 31 December 2025

Posts	Publication Balance (in million IDR)	Published Balance Sheet with prudential coverage (in million IDR)	Reference
ASSETS			
1. Cash	147,547	147,547	-
2. Placement with Bank Indonesia	1,506,443	1,506,443	-
3. Placement with another bank	714,210	714,210	-
4. Spot and derivatives / forward bills	2,427	2,427	-
5. Securities owned	7,889,166	7,889,166	-
6. Securities that are sold with a promise to repurchase (repo)	178,980	178,980	-
7. Receivables on securities purchased with an agreement to resell (reverse repo)	-	-	-
8. Acceptance bill	3,172	3,172	-
9. Provided loans	26,407,187	26,407,187	-
10. Sharia financing *)	-	-	-
11. Capital investment	-	-	-
12. Other financial assets	158,026	158,026	-
13. Reserve for losses for decrease in the value of financial assets -/-	(268,848)	(268,848)	-
a. Securities held	(2)	(2)	-
b. Credit provided and sharia financing *)	(268,605)	(268,605)	-
c. Other	(241)	(241)	-
14. Assets are intangible	262,163	262,163	-
Good Will	-	190,075	5
Other intangible assets	-	72,088	6
Accumulated amortization of intangible assets -/-	(59,494)	(59,494)	6
15. Fixed assets and inventory	1,156,218	1,156,218	-
Accumulated depreciation of fixed assets and inventory -/-	(412,416)	(412,416)	-
16. Non-productive assets	206,292	206,292	-
a. Abandoned property	127,801	127,801	-
b. Collateral that is foreclosed	78,491	78,491	-
c. Account on hold	-	-	-
d. Interooffice assets**)	-	-	-
17. Deferred Tax Assets	-	130,773	7
18. Other Assets	192,636	61,863	-
TOTAL ASSETS	38,083,709	38,083,709	-
LIABILITY AND EQUITY			
LIABILITIES			
1. Current account	5,070,630	5,070,630	-
2. Savings	1,868,753	1,868,753	-
3. Deposits	21,726,629	21,726,629	-
4. Electronic Money	-	-	-
5. Liabilities to Bank Indonesia	-	-	-
6. Liabilities to other banks	1,693,643	1,693,643	-
7. Spot and derivatives / forward liabilities	1,321	1,321	-



CC2: Capital Reconciliation

Period 31 December 2025

Posts	Publication Balance (in million IDR)	Published Balance Sheet with prudential coverage (in million IDR)	Reference
8. Liabilities for securities that are sold under an agreement to repurchase (repo)	167,514	167,514	-
9. Acceptance liability	3,172	3,172	-
10. Securities issued	-	-	8
11. Loans / financing received	16,695	16,695	-
12. Security deposit	1,328	1,328	-
13. Interoffice liabilities**)	-	-	-
14. Other liabilities	388,506	388,506	-
15. Minority interests	-	-	-
TOTAL LIABILITIES	30,938,191	30,938,191	-
EQUITY			
16. Paid up capital	3,791,973	3,791,973	1
a. Authorized capital	6,000,000	6,000,000	-
b. Capital which has not yet been paid up -/-	(2,208,027)	(2,208,027)	-
c. The stocks that were bought back (treasury stock) -/-	-	-	-
17. Additional paid-in capital	1,267,378	1,267,378	-
a. Agio	1,267,378	1,267,378	1
b. Disagio -/-	-	-	-
c. Capital deposit funds	-	-	1
d. Other	-	-	-
18. Other comprehensive income	363,130	363,130	-
a. Other Comprehensive Income Gains	-	-	3
b. Loss of Other Comprehensive Income	-	(4,472)	-
c. Profit and Loss Employee Benefits	-	9,356	3
d. Fixed Asset Revaluation Difference	-	358,246	3
19. Backup	6,000	6,000	-
a. General reserve	6,000	6,000	-
b. Reserves destination	-	-	-
20. Profit/loss	1,717,037	1,717,037	-
a. Past years	1,415,089	1,415,089	2
b. Current year ***)	301,948	301,948	2
c. Dividends paid -/-	-	-	-
TOTAL EQUITY WHICH CAN BE ATTRIBUTED TO OWNERS	7,145,518	7,145,518	-
21. Non-Controlling Interests	-	-	4
TOTAL EQUITY	7,145,518	7,145,518	-
TOTAL OF LIABILITIES AND EQUITIES	38,083,709	38,083,709	-

CCA: Key Features of Capital Instruments and TLAC-Eligible Instruments**Period 31 December 2025**

No.	Description	Quantitative/Qualitative Information
1	Issuer	N/A
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	N/A
a.	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
Instrument treatment based on CAR provisions		
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group and solo	N/A
7	Instrument type (types to be specified by each jurisdiction)	N/A
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	-
9	Par value of instrument	-
10	Accounting classification	N/A
11	Original date of issuance	N/A
12	Perpetual or dated	N/A
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
20	Fully discretionary, partially discretionary or mandatory	N/A
21	Existence of step-up or other incentive to redeem	N/A
22	Non-cumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	N/A
31	If writedown, writedown trigger(s)	N/A
32	If writedown, full or partial	N/A
33	If writedown, permanent or temporary	N/A
34	If temporary write-own, description of writeup mechanism	N/A
	Type of subordination	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A
Qualitative Analysis		



Qualitative Disclosures regarding Capital Structure and Capital Adequacy

Capital Adequacy Ratio

Period 31 December 2025 and 31 December 2024

(in Million IDR)

Capital Components	December 2025		December 2024	
	Individual	Consolidated	Individual	Consolidated
I Core Capital (Tier 1)	6,475,768	-	6,139,213	-
1 Main Core Capital/Common Equity Tier 1 (CET 1)	6,475,768	-	6,139,213	-
1.1 Paid-in Capital (after deducting Treasury Stock)	3,791,973	-	3,791,973	-
1.2 Supplementary Additional Capital *)	3,017,955	-	2,689,484	-
1.2.1 Additional Factor	3,714,726	-	3,413,311	-
1.2.1.1 Other comprehensive income	714,955	-	716,710	-
1.2.1.1.1 Differences from the explanation of financial statements	-	-	-	-
1.2.1.1.2 Potential gains from an increase in the fair value of financial assets measured at fair value through other comprehensive income	356,709	-	358,464	-
1.2.1.1.3 Fixed asset revaluation surplus balance	358,246	-	358,246	-
1.2.1.2 Other additional capital reserves (other disclosed reserves)	2,999,771	-	2,696,601	-
1.2.1.2.1 Agio	1,267,378	-	1,267,378	-
1.2.1.2.2 General reserves	6,000	-	5,500	-
1.2.1.2.3 Profit from previous years	1,415,089	-	1,120,187	-
1.2.1.2.4 Current year profit	301,948	-	295,402	-
1.2.1.2.5 Capital deposit funds	-	-	-	-
1.2.1.2.6 Others	9,356	-	8,134	-
1.2.2 Deduction Factor	696,771	-	723,827	-
1.2.2.1 Other Comprehensive Income	361,181	-	363,488	-
1.2.2.1.1 Differences from the explanation of financial statements	-	-	-	-
1.2.2.1.2 Potential loss from a decrease in the fair value of financial assets measured at fair value through other comprehensive income	361,181	-	363,488	-
1.2.2.2 Other additional capital reserves (other disclosed reserves)	335,590	-	360,339	-
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Loss from previous years	-	-	-	-
1.2.2.2.3 Current year loss	-	-	-	-
1.2.2.2.4 The difference between the Allowance for Asset Quality Assessment (PPKA) and Allowance for Loss and Impairment (CKPN) on productive assets	163,885	-	198,493	-
1.2.2.2.5 The difference in the amount of the fair value adjustment of the financial instrument in the Trading Book	-	-	-	-
1.2.2.2.6 Impairment for Quantitative Valuation of Non-productive Assets	171,705	-	161,846	-
1.2.2.2.7 Others	-	-	-	-
1.3 Calculating Non-Controlling Interests	-	-	-	-
1.4 Reduction Factor of Main Core Capital *)	334,160	-	342,244	-
1.4.1 Deferred tax	130,773	-	132,787	-
1.4.2 Goodwill	190,075	-	190,075	-

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

Capital Adequacy Ratio

Period 31 December 2025 and 31 December 2024

(in Million IDR)

Capital Components	December 2025		December 2024	
	Individual	Consolidated	Individual	Consolidated
1.4.3 Intangible Asset	13,312	-	19,382	-
1.4.4 Participation calculated as a deduction factor	-	-	-	-
1.4.5 Lack of capital in insurance subsidiary companies	-	-	-	-
1.4.6 Securitization exposure	-	-	-	-
1.4.7 Other major core capital deduction factors	-	-	-	-
1.4.7.1 Placement of funds in AT 1 and/or Tier 2 instruments in other banks	-	-	-	-
1.4.7.2 Cross-ownership in another entity acquired by virtue of a transfer by law, grant, or testamentary grant	-	-	-	-
1.4.7.3 Exposure that creates Credit Risk due to settlement failure (settlement risk) - Non Delivery Versus Payment	-	-	-	-
1.4.7.4 Exposure in Subsidiaries conducting business activities based on sharia principles (if any)	-	-	-	-
2. Additional Tier 1 (AT 1) *)	-	-	-	-
2.1 Instruments that meet the requirements of AT 1	-	-	-	-
2.2 Agio/Disagio	-	-	-	-
2.3 Reduction Factors of Additional Core Capital *)	-	-	-	-
2.3.1 Placement of funds in AT 1 and/or Tier 2 instruments in other banks	-	-	-	-
2.3.2 Cross-ownership in another entity acquired by virtue of a transfer by law, grant, or testamentary grant	-	-	-	-
II Supplementary Capital (Tier 2)	243,490	-	216,605	-
1 Capital instruments in the form of shares or other that meet the requirements of Tier 2	-	-	-	-
2 Agio/Disagio	-	-	-	-
3 General reserves of PPKA on productive assets that must be calculated (maximum 1.25% RWA Credit Risk)	243,490	-	216,605	-
4 Subtracting Factors of Supplementary Capital *)	-	-	-	-
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in a Tier 2 instrument with another bank	-	-	-	-
4.3 Cross-ownership in another entity acquired by virtue of a transfer by law, grant, or testamentary grant	-	-	-	-
III. Capital Reducing Factors in the Form of Exposures That Create Credit Risk Due to Settlement Risk - Non Delivery Versus Payment	-	-	-	-
IV. Capital Reducing Factors in the Form of Exposure in Subsidiary Companies Conducting Business Activities Based on Sharia Principles (If Any)	-	-	-	-
TOTAL CAPITAL	6,719,258	-	6,355,818	-
RISK-WEIGHTED ASSETS				
RWA CREDIT RISK	21,146,371	-	19,390,306	-
RWA MARKET RISK	617,475	-	349,855	-
RWA OPERATIONAL RISK	1,029,389	-	954,434	-
TOTAL RWA	22,793,235	-	20,694,595	-

Capital Adequacy Ratio

Period 31 December 2025 and 31 December 2024

(in Million IDR)

Capital Components	December 2025		December 2024	
	Individual	Consolidated	Individual	Consolidated
CAR RATIO				
CET 1 Ratio (%)	28.41	-	29.67	-
Tier 1 Ratio (%)	28.41	-	29.67	-
Tier 2 Ratio (%)	1.07	-	1.05	-
Capital Adequacy Requirement Ratio (%)	29.48	-	30.72	-
Capital Adequacy Requirement Ratio According to Risk Profile (%)	9.00	-	9.00	-
Allocation of Fulfillment Capital Adequacy Requirement According to The Risk Profile				
From CET 1 (%)	7.93	-	7.95	-
From AT 1 (%)	-	-	-	-
From Tier 2 (%)	1.07	-	1.05	-
CET 1 for Buffer (%)	20.48	-	21.72	-
Percentage of Buffer Required by The Bank (%)	-	-	-	-
Countercyclical Buffer (%)	-	-	-	-
Capital Surcharge untuk Bank Sistemik (%)	-	-	-	-
Capital Conservation Buffer (%)	2.50	-	2.50	-



Leverage Ratio Fulfillment Obligation Report and Leverage Ratio Calculation Report

Report of Total Exposure in Leverage Ratio

Bank Name : PT Bank China Construction Bank Indonesia, Tbk
Report Position : December 2025

(in Million IDR)

No	Description	Individual
1	Total assets on the balance sheet in published financial statements (gross value before deducting CKPN).	39,291,965
2	Adjustments to the value of investments in banks, financial institutions, insurance companies, and/or other entities based on financial accounting standards must be consolidated but are outside the scope of consolidation based on the provisions of the Financial Services Authority.	-
3	Adjustments for the value of a collection of financial assets or underlying sharia assets that have been transferred in asset securitization that meet the sale and balance requirements as regulated in the OJK statutory regulations regarding the Prudential Principles in Asset Securitization Activities for Commercial Banks.	-
	In the event that the underlying financial assets or sharia assets have been deducted from the total assets in the balance sheet in the published financial report (line number 1), then this line is filled in as 0 (zero).	-
4	Adjustments to temporary exceptions for current account placements with Bank Indonesia in order to comply with minimum statutory reserve requirements (if any).	-
5	Adjustments for fiduciary assets that are recognized as balance sheet components based on financial accounting standards but are excluded from the calculation of total exposure in the Leverage Ratio.	-
6	Adjustments for the value of regular purchases or sales of financial assets using the trade date accounting method.	-
7	Adjustments for transaction values in cash pooling facilities that meet the requirements as regulated in this Financial Services Authority Regulation.	-
8	Adjustment for derivative transaction exposure value.	1,271,983
9	Adjustment for the exposure value of Securities Financing Transaction (SFT) as an example of a reverse repo transaction.	-
10	Adjustment for the Administrative Account Transaction (TRA) exposure value which has been multiplied by the Credit Conversion Factor (FKK).	4,093,485
11	Prudent valuation adjustments in the form of capital reduction factors and Allowance for Impairment Losses (CKPN)	(1,300,771)
12	Other adjustments (if any)	-
13	Total Exposure in Leverage Ratio Calculation	43,356,662

Qualitative Analysis

Total exposure in the leverage ratio is IDR 43,356,662 million with a leverage ratio percentage of 14.94%, which is above the minimum requirement of 3% set by POJK Number 31/POJK.03/2019 concerning Leverage Ratio Compliance Requirements for Commercial Banks.

Leverage Ratio Calculation Report

Bank Name : PT Bank China Construction Bank Indonesia, Tbk
Report Position : December 2025

(in Million IDR)

No	Description	Period	
		T	T-1
Asset Exposure in the Statement of Financial Position (Balance Sheet)			
1	Asset exposure in the Statement of Financial Position (Balance Sheet) includes collateral assets recorded in the balance sheet, but does not include derivative transaction exposure and SFT exposure. *Using gross value before deducting CKPN.	39,110,559	35,535,440
2	The added value for derivative collateral handed over to counterparties and the provision of such collateral resulted in a decrease in total asset exposure on the balance sheet due to the application of accounting standards.	-	-
3	(Reduction of receivables related to cash variation margin provided in derivative transactions).	-	-
4	(Adjustment for securities received in SFT exposure that have been recorded as assets in the Bank's balance sheet).	-	-
5	(Allowance for Impairment Losses (CKPN) on these assets in accordance with applicable accounting standards).	(264,907)	(485,878)
6	(Assets that have been calculated as a reducing factor for Core Capital (tier 1) as referred to in the Financial Services Authority Regulation which regulates the obligation to provide minimum capital for commercial banks).	(1,035,864)	(1,010,536)



Leverage Ratio Calculation Report

Bank Name : PT Bank China Construction Bank Indonesia, Tbk

Report Position : December 2025

(in Million IDR)

No	Description	Period	
		T	T-1
7	Total Asset Exposure in the Statement of Financial Position (Balance Sheet) (Sum of line 1 to line 6)	37,809,788	34,039,026
Derivative Transaction Exposure			
8	Replacement Cost (RC) value for all derivative transactions, whether there is a variation margin that meets the requirements or there is an offsetting agreement that meets certain requirements.	-	-
9	The additional value is the Potential Futures Exposures (PFE) for all derivative transactions.	1,274,409	1,927,683
10	(exception for exposure to derivative transactions settled through a central clearing counterparty (CCP))	-	0
11	Adjustments to the effective notional value of credit derivatives	-	-
12	(Adjustment for effective notional value made offsetting and subtracting add-ons for derivative credit sales transactions)	-	-
13	Total Derivative Transaction Exposure (Sum of line 8 to line 12)	1,274,409	1,927,683
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Value	178,980	179,006
15	(Net value between cash liabilities and cash receivables)	-	-
16	Credit Risk due to counterparty failure related to SFT assets which refers to the Current Exposure calculation as regulated in Attachment I to this Financial Services Authority Regulation.	-	-
17	Exposure as an SFT agent	-	-
18	Total SFT Exposure (Sum of line 14 to line 17)	178,980	179,006
Capital and Total Exposure			
19	The value of all committed obligations or contingent liabilities. *Gross value before deducting CKPN	6,637,881	8,243,225
20	(Adjustment to the result of multiplying the value of committed obligations or contingent liabilities and the Credit Conversion Factor (FKK))	(2,544,396)	(3,289,136)
21	(Allowance for Impairment Losses (CKPN) for the TRA is in accordance with applicable accounting standards).	-	-
22	Total Administrative Account Transaction Exposure (TRA) (Sum of line 19 to line 21)	4,093,485	4,954,089
Capital and Total Exposure			
23	Core Capital (Tier 1)	6,477,716	6,429,031
24	Total Exposure (Sum of line 7, 13, 18, and 22)	43,356,662	41,099,804
Leverage Ratio			
25	Leverage Ratio Value (Column 23 ÷ Column 24)	14.94%	15.64%
26	Minimum Leverage Ratio Value	3.00%	3.00%
27	Buffer against the Leverage Ratio value	N/A	N/A
Disclosure of Average Values			
28	The average value of the gross carrying value of SFT assets, after adjustments for sales accounting transactions which are calculated on a net basis with cash liabilities in SFT and cash claims in SFT	-	-
29	The final reporting quarter value of the gross carrying value of SFT assets, after adjustments for sales accounting transactions which are calculated on a net basis with cash liabilities in SFT and cash claims in SFT	-	-
30	Total Exposure, including the impact of adjustments to temporary exceptions for current account placements with Bank Indonesia in order to comply with minimum statutory reserve requirements (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	43,356,662	41,099,804
30a	Total Exposure, does not include the impact of adjustments to the temporary exception for the placement of demand deposits with Bank Indonesia in order to comply with minimum statutory reserve requirements (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	43,356,662	41,099,804
31	Leverage Ratio Value, including the impact of adjustments to temporary exceptions for current account placements with Bank Indonesia in order to comply with minimum statutory reserve requirements (if any), which includes the average gross carrying value of SFT assets as referred to in line 28	14.94%	15.64%
31a	The Leverage Ratio value, does not include the impact of adjustments to the temporary exception for the placement of demand deposits with Bank Indonesia in order to comply with the minimum statutory reserve requirements (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	14.94%	15.64%
Qualitative Analysis			

As of 31 December 2025, the leverage ratio was 14.94%, which is above the minimum requirement of 3% stipulated in Number 31/POJK.03/2019 concerning Leverage Ratio Requirements for Commercial Banks.

CREDIT RISK MANAGEMENT

Credit risk is the risk that arises because the debtor fails to fulfil his obligations to the Bank. Failure to manage this risk can result in financial losses that have a negative impact on the financial performance of the Bank directly or indirectly. Credit risk management is carried out with the aim of measuring, anticipating, and minimizing losses due to the failure of the debtor or counterparty to fulfil their obligations.

Credit risk can be sourced from various bank business activities, such as lending, purchasing securities, acceptances, inter-bank transactions, trade finance transactions, exchange rate transactions and derivatives, as well as commitments and contingencies obligations, where lending is the largest source of risk in assets. bank balance sheet.

Credit risk management, among others, is carried out on the following matters:

- a. The readiness of human, operational and IT resources capable of supporting credit risk management in accordance with the bank's business plan in the development of lending that has the potential to cause credit risk exposure. Increasing the number of adequate human resources through the recruitment process and improving the quality of human resources through the training process.
- b. Identification of credit risk to the source and potential for credit risk that is adjusted to the characteristics of the product and the type of activity.
- c. The measurement of inherent risk includes, among others, the composition of the asset portfolio and the level of concentration, the quality of the provision of funds and the adequacy of the reserves. In addition, banks perform credit risk stress testing to measure the impact of changes in internal and external conditions on the bank's credit portfolio.
- d. In carrying out the credit Risk Management function, the credit approval process has been regulated in bank policies, guidelines, and SOPs, which include, among other things, setting limits on the authority of regional credit makers and credit committees at the head office so that the risk management of credit disbursement can run optimally.
- e. Credit analysis is carried out by implementing the 5C principles, namely Character, Capital, Collateral, Capacity and Condition of the Economy. In addition, credit analysis will also be carried out by considering the impact of lending on risk exposures other than credit risk, such as market risk, liquidity risk, operational risk, legal risk, compliance risk, reputation risk and strategic risk.
- f. The Bank always refers to the practice of prudential principles in assessing credit quality, providing credit decisions with adequate analysis of the 3 PILLAR assessment factors, namely business prospects, debtor performance, and ability to pay. After disbursement of credit is carried out strictly by requiring a business visit from the debtor and submitting a call report to the loan monitoring department.
- g. The implementation of the covenant monitoring system as one of the tools in monitoring debtors to minimize the occurrence of default, or in other words can help reduce or control the risk of transactions by specifying certain things that debtors should and should not do.
- h. The process of integrating an integrated credit risk management information system to facilitate management in monitoring credit performance and developing a data warehouse to support the credit risk management information system.
- i. The Bank has conducted regular evaluations of the availability of the Bank's Credit Policy, including through the provision of Risk Opinions and Compliance Opinions on policy reviews, guidelines and SOPs related to credit.
- j. To manage portfolio composition, CCB Indonesia has set sectoral limits for each industrial business sector, unused facility limits, determination of sectoral Risk Appetite and Risk Acceptance Criteria in Commercial & Retail Banking which are reviewed and monitored regularly by the Risk Management Division.
- k. To cover potential credit risk in the future, banks establish an Expected Credit Loss (ECL) reserve by including the Macro Economic Variables (MEV) factor in the ECL model. In addition, the bank maintains the NPL coverage ratio in accordance with the bank's target set in the Bank's Business Plan (RBB).

The Bank proactively runs credit collection and recovery loans for debtors who experience late payments and all bad loans. Credit collection and recovery is carried out by the Special Asset Management Unit. In terms of resolving non-performing loans by confiscation of collateral or the auction process at the Private Auction Center and the District Court, the Legal Division plays a role in providing assistance so that it is always proper in litigation.

CREDIT COLLECTION AND RECOVERY

The bank's credit collection system is proactively done through Special Asset Management (SAM) Division, which specifically handles non-performing loans. Credit collection and recovery are carried out non-performing debtors of which the handling method is adjusted to the different problems of each debtor. For the execution of collateral, SAM Division cooperates with Legal Division in settlement through legal channels.



CREDIT CONCENTRATION RISK MANAGEMENT POLICY

The Bank diversifies its loan portfolio by spreading risks arising from various industrial sectors and credit segments. Credit concentration risk management is carried out including:

- Determination of limits based on the Industrial sector.
- Credit concentration risk analysis is carried out in accordance with the portfolio profile managed by the Bank by considering various impacts of changes in various economic indicators that can affect lending in certain economic sectors.
- Analysis of Non-Performing Loans (NPL) movements in each industry sector.
- Monitor credit concentration risk on a regular basis.
- Calculating the capital allocation for credit concentration risk, which is conveyed through the Capital Calculation Report Based on Risk Profile or ICAAP.

CREDIT RISK EXPOSURE

Based on the exposure category according to the Standard Approach, the Bank has the following exposures:

Disclosure of Net Receivables by Region - Bank Individually

(in million IDR)

No.	Portfolio Category	31 December 2025 Net Receivables by Region					31 December 2024 Net Receivables by Region				
		Region 1	Region 2	Region 3	Others	Total	Region 1	Region 2	Region 3	Others	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables to Government	9,637,046	-	-	-	9,637,046	8,125,909	-	-	-	8,125,909
2	Receivables on Public Sector Entities	1,783,050	-	-	-	1,783,050	2,144,507	-	-	-	2,144,507
3	Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables to Bank	753,014	-	-	-	753,014	708,890	-	-	-	708,890
5	Receivables in the form of a Covered Bond	-	-	-	-	-	-	-	-	-	-
6	Receivables to Securities Companies and Other Financial Services Institutions	4,040,056	-	-	-	4,040,056	3,312,732	-	-	-	3,312,732
7	Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
8	Residential Property Secured Loans	1,956,520	186,894	33,276	68,411	2,245,101	1,903,005	168,798	38,822	63,795	2,174,419
9	Commercial Property Backed Loans	2,196,318	231,033	184,894	229,358	2,841,604	1,789,103	230,449	205,063	311,059	2,535,674
10	Loans for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	-	-	-	-
11	Employee or Retiree Loans	-	-	-	-	-	-	-	-	-	-
12	Receivables on Micro Businesses, Small Businesses, and Retail Portfolios	278,970	18,932	2,717	19,919	320,538	286,420	10,310	3,859	27,454	328,043
13	Receivables to Corporations	9,157,763	1,734,782	3,302,158	624,222	14,818,926	7,489,970	1,347,384	3,444,561	209,362	12,491,278
14	Past due receivables	233,969	2,807	7,340	71,254	315,371	168,225	7,531	13,086	4,506	193,347
15	Other Assets	1,031,703	-	-	-	1,031,703	1,078,805	-	-	-	1,078,805
	TOTAL	31,068,410	2,174,448	3,530,385	1,013,166	37,786,409	27,007,566	1,764,473	3,705,391	616,175	33,093,605

The Bank does not have a subsidiary, therefore the Bank in Consolidation with Subsidiaries is Zero.

Geographically, the Bank office network is spread across major cities in Indonesia, such as; Jakarta, Bogor, Tangerang, Bekasi, Serpong, Bandung, Semarang, Solo, Yogyakarta, Surabaya, Denpasar, Pontianak, Bandar Lampung, Pekanbaru, Palembang, Batam, Makassar, Cirebon, Mataram and Malang.

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

Disclosure of Net Receivables Based on the Remaining Contract Term - Bank Individually

(in million IDR)

No.	Portfolio Category	31 December 2025						31 December 2024					
		Net Receivable based on Contract Term						Net Receivable based on Contract Term					
		< 1 year	> 1 year to 3 years	> 3 years to 5 years	> 5 years	Non-contractual	Total	< 1 year	> 1 year to 3 years	> 3 years to 5 years	> 5 years	Non-contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables to Government	9,637,046					9,637,046	8,125,909					8,125,909
2	Receivables on Public Sector Entities	557,134	171,609	186,224	868,084		1,783,050	777,677	91,784	325,338	949,709		2,144,507
3	Receivables from Securities Companies and Financial Services Institutions	824,736	840,805	1,833,002	541,512		4,040,056	875,618	965,452	864,684	606,978		3,312,732
4	Receivables to Multilateral Development Banks and International Institutions						-						-
5	Receivables to Bank	727,700			25,314		753,014	708,890					708,890
6	Receivables in the form of a Covered Bond						-						-
7	Receivables to Securities Companies and Other Financial Services Institutions						-						-
8	Residential Property Secured Loans	725,839	127,130	255,843	1,135,789	500	2,245,101	640,344	90,912	236,618	1,206,545		2,174,419
9	Commercial Property Backed Loans	1,466,234	189,701	351,464	834,204		2,841,604	1,365,186	179,102	435,940	555,411	34	2,535,674
10	Loans for Land Acquisition, Land Management and Construction						-						-
11	Employee or Retiree Loans						-						-
12	Receivables on Micro Businesses, Small Businesses, and Retail Portfolios	263,870	22,475	29,577	4,616		320,538	223,956	6,505	34,279	63,304		328,043
13	Receivables to Corporations	4,350,911	1,119,696	4,399,924	4,948,395		14,818,926	3,070,079	1,026,096	3,922,135	4,472,969		12,491,279
14	Past due receivables	3,116	5,164	20,905	172,095	114,091	315,371	11,293	71,914	18,114	30,253	61,773	193,347
15	Other Assets	1,031,703					1,031,703	1,078,805					1,078,805
	TOTAL	19,588,288	2,476,580	7,076,940	8,530,009	114,591	37,786,409	16,877,757	2,431,765	5,837,108	7,885,169	61,807	33,093,605

The bank does not have a subsidiary; thus, the Disclosure of Net Receivables Based on Remaining Contract Term - Bank in Consolidation with Subsidiaries is Zero.

(in million IDR)

No.	Economic Sector	Receivables to Government	Receivables to Public Sector Entities	Receivables Companies and Financial Services Institutions	Receivables to Securities Companies Multilateral Development Bank and International Institutions	Receivables to Bank	Home- Backed Loans	Commercial Property- Backed Loans	Employee/ Retiree Loans	Receivables to Micro, Small Businesses, and Retail Portfolio	Receivables to Corporations	Past Due Receivables	Others Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
31 December 2025													
1	Agriculture, Forestry and Fisheries						40,658					6,807	
2	Mining and excavation		166,310				139,730			76,778	861,486		
3	Processing industry						802,832			4,453	5,962,708	54,858	
4	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air		171,609				16,018				1,891,465	222	
5	Water Management,Waste Water Management,Waste Management and Recycling, and Remediation Activities										225,670		
6	Construction		887,998				271,192			2,237	991,091	3,200	
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance						559,537			90,004	1,687,147	62,292	
8	Transportation and Warehousing						90,084			39,476	1,573,821		
9	Provision of accommodation and provision of food and drink						233,448			13,514	218,940	72,199	
10	Information and Communication						205,750			31,370	664,111		
11	Financial and Insurance Activities		553,676	3,818,730		25,258				4,925			
12	Real Estate						84,491			4,055	126,181	158,268	
13	Professional, Scientific and Technical Activities						4,688			474	42,532		
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agents and Other Business Support.			214,252			144,121			4,364	446,523	257	
15	Government Administration, Defense and Mandatory Social Security												
16	Education						43,387						
17	Human Health Activities and Social Activities						6,336			28,286	78,243		
18	Arts, Entertainment and Recreation									111			
19	Other Service Activities						4,203					1,750	
20	Household Activities as an Employer; Activities that produce goods and services by households that are used to meet their own needs												
21	Activities of International Agencies and Other Extra International Agencies												
22	Household						187,081			20,398		43,863	
23	Not Other Business Fields												
24	Others	12,589,237											1,031,703
	TOTAL	12,589,237	1,779,593	4,032,982	-	25,258	2,833,556	-	-	320,446	14,769,918	403,716	1,031,703

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

Disclosure of Net Receivables by Economic Sector - Bank Individually

(in million IDR)

			Receivables to Public Sector Entities	Receivables to Securities Companies and Financial Institutions	Receivables to Multilateral Development Bank and International Institutions	Receivables to Bank	Home-Backed Loans	Commercial Property-Backed Loans	Employee/Retiree Loans	Receivables to Micro, Small Businesses, and Retail Portfolio	Receivables to Corporations	Past Due Receivables	Others Assets
No.	Economic Sector	Government	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
(1)	(2)	(3)											
31 December 2024													
1	Agriculture, Forestry and Fisheries	-	-	-	-	-	39.800	6.416	-	-	23.891	6.000	-
2	Mining and excavation	-	332.710	-	-	-	90.993	8.158	-	80.710	378.943	-	-
3	Processing industry	-	-	-	-	-	627.161	145.450	-	6.501	5.342.877	-	-
4	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air	-	164.929	-	-	-	20.197	617	-	-	1.906.895	-	-
5	Water Management, Waste Water Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-	-	-	210.606	-	-
6	Construction	-	890.043	-	-	-	234.379	365.941	-	1.959	239.458	2.100	-
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	-	6.983	-	-	476.681	278.401	-	79.518	2.222.098	1.365	-
8	Transportation and Warehousing	-	250.860	-	-	-	97.595	45.586	-	43.243	1.135.266	3500	-
9	Provision of accommodation and provision of food and drink	-	-	-	-	-	319.707	36.871	-	22.434	234.875	2.700	-
10	Information and Communication	-	-	-	-	-	47.013	2.828	-	2.404	193.210	-	-
11	Financial and Insurance Activities	-	505.965	3.305.749	-	-	-	1.843	-	2.685	-	-	-
12	Real Estate	-	-	-	-	-	237.441	25.584	-	3.970	65.056	136.780	-
13	Professional, Scientific and Technical Activities	-	-	-	-	-	5.204	3.299	-	612	41.052	600	-
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agents and Other Business Support.	-	-	-	-	-	53.882	118.103	-	14.300	417.042	804	-
15	Government Administration, Defense and Mandatory Social Security	-	-	-	-	-	-	1.253	-	-	-	-	-
16	Education	-	-	-	-	-	61.601	-	-	-	-	-	-
17	Human Health Activities and Social Activities	-	-	-	-	-	1.329	7.474	-	15.223	80.009	-	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	4.677	-	-	-	-	-
19	Other Service Activities	-	-	-	-	-	4.466	2.327	-	-	-	868	-
20	Household Activities as an Employer; Activities that produce goods and services by households that are used to meet their own needs	-	-	-	-	-	-	-	-	-	-	-	-
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-
22	Household	-	-	-	-	-	218.226	1.119.591	-	54.485	-	38630	-
23	Not Other Business Fields	-	-	-	-	-	-	-	-	-	-	-	-
24	Others	8.125.909	-	-	-	708.890	-	-	-	-	-	-	1.153.313
TOTAL		8.125.909	2.144.507	3.312.732	-	708.890	2.535.674	2.174.419	-	328.043	12.491.279	193.347	1.153.313

The Bank does not have a subsidiary; thus, Disclosure of Net Receivables by Economic Sector - Consolidated Banks with Subsidiaries is Zero.

Disclosure of Receivables and Allowances by Region - Bank Individually

(in million IDR)

		31 December 2025					31 December 2024				
		Region					Region				
No.	Description	Region 1	Region 2	Region 3	Others	Total	Region 1	Region 2	Region 3	Others	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1.	Receivables	31,043,152	2,199,706	3,530,385	1,013,166	37,786,409	27,007,566	1,764,473	3,705,391	616,175	33,093,605
2.	Impaired Receivables										
a.	Not Yet Due	19,558,394	2,197,706	3,524,385	1,012,110	26,292,596	17,201,292	1,763,645	3,693,846	611,670	23,270,453
b.	Overdue	105,535	2,000	6,000	1,056	114,591	176,470	828	11,544	4,506	193,348
3.	Allowance for Impairment Losses - Stage 1	144,340	4,430	6,625	13,905	169,299	21,226	2,868	4,374	4,785	33,252
4.	Allowance for Impairment Losses - Stage 2	3,261	3,298	1,704	-	8,263	2,469	255	65	-	2,789
5.	Allowance for Impairment Losses - Stage 3	85,970	2,565	2,222	286	91,042	406,960	2,188	3,489	2,243	414,881
6.	Receivables written off	274,745	-	-	-	274,745	232,099	-	-	-	232,099



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Disclosure of Receivables and Provisions Based on Economic Sector - Bank Individually

(in million IDR)

No.	Economic Sector	Receivables	Impaired Receivables Not Yet Mature	Past Due	Allowance for Impairment Losses - stage 1	Allowance for Impairment Losses - stage 2	Allowance for Impairment Losses - stage 3	Deleted book receivables
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8)
31 December 2025								
1	Agriculture, Forestry and Fisheries	56,157	50,157	6,000	79		1,957	
2	Mining and excavation	1,250,852	1,250,852		2,118			
3	Processing industry	7,025,937	7,003,238	22,699	46,289	2,327	18,876	
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	2,080,012	2,079,790	222	4,625		73	
5	Water Management, Waste Water Management, Waste Management and Recycling, and Remediation Activities	225,670	225,670		519			
6	Construction	2,632,916	2,629,716	3,200	69,854	136	1,141	
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	2,739,551	2,690,896	48,655	4,342	2,094	24,503	
8	Transportation and Warehousing	1,785,111	1,785,111		3,870	1,915		
9	Provision of accommodation and provision of food and drink	574,191	572,691	1,500	15,599		1,954.33	
10	Information and Communication	903,059	903,059		1,771			
11	Financial and Insurance Activities	4,404,831	4,404,831		8,138			
12	Real Estate	391,241	360,364	30,877	357		30,792	
13	Professional, Scientific and Technical Activities	53,937	53,937		67			
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies and Other Business Support Activities	852,373	852,373		9,972	95	69	
15	Government Administration, Defense and Compulsory Social Security	1,482	1,482		2			
16	Education	43,387	43,387		97			
17	Human Health and Social Activities	120,757.90	120,758		217			
18	Arts, Entertainment and Recreation	3,759	3,759		8			
19	Other Service Activities	6,734	5,297	1,437	7		470	
20	Activities of Households as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs							
21	Activities of International and Other Extra-International Bodies							
22	Households	1,255,227	1,255,227		1,372	1,696	11,208	
23	Not Other Business Fields							
24	Others	11,379,222	11,379,222					274,745
Total		37,786,409	37,671,818	114,591	169,299	8,263	91,042	274,745
31 December 2024								
1	Agriculture, Forestry and Fisheries	76,107	70,107	6,000	100		1,693	
2	Mining and excavation	891,515	891,515		833			
3	Processing industry	6,412,946	6,396,580	16,365	7,006	157	283,709	
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	2,092,637	2,092,637		2,688	7		
5	Water Management, Waste Water Management, Waste Management and Recycling, and Remediation Activities	210,606	210,606		262			
6	Construction	1,793,546	1,791,446	2,100	1,809	148	65,826	
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	3,007,277	2,846,914	160,363	2,808	138	19,530	
8	Transportation and Warehousing	1,576,051	1,572,551	3,500	2,453		989	
9	Provision of accommodation and provision of food and drink	616,587	613,887	2,700	7,206		3,714	
10	Information and Communication	245,454	245,454		191			
11	Financial and Insurance Activities	3,807,826	3,807,826		3,347			
12	Real Estate	468,831	467,731	1,100	314		28,095	
13	Professional, Scientific and Technical Activities	50,768	50,168	600	37		189	



Disclosure of Receivables and Provisions Based on Economic Sector - Bank Individually

(in million IDR)

No.	Economic Sector	Receivables	Impaired Receivables Not Yet Mature	Past Due	Allowance for Impairment Losses - stage 1	Allowance for Impairment Losses - stage 2	Allowance for Impairment Losses - stage 3	Deleted book receivables
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8)
14	Rental and Leasing Activities without Option Rights, Employment, Travel Agencies and Other Business Support Activities	604,131	604,131		633		78	
15	Government Administration, Defense and Compulsory Social Security	1,253	1,253		2			
16	Education	61,601	61,601		79			
17	Human Health and Social Activities	104,035	104,035		111			
18	Arts, Entertainment and Recreation	4,677	4,677		15			
19	Other Service Activities	7,661	7,106	556	12		274	
20	Activities of Households as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs							
21	Activities of International and Other Extra-International Bodies							
22	Households	1,430,292	1,430,230	63	3,347	2,339	10,784	
23	Not Other Business Fields							
24	Others	9,702,267	9,702,267					232,099
	Total	33,166,068	32,972,722	193,347	33,252	2,789	414,881	232,099

The Bank does not have a subsidiary; thus, the Disclosure of Receivables and Allowances Based on Economic Sector - Consolidated Banks and Subsidiaries is Zero.

Disclosure of Receivables and Provisions Based on Days of Overdue - Individual Banks

No	Type of Exposure	31 December 2025				31 December 2024			
		Receivables Based on Days Overdue				Receivables Based on Days Overdue			
		>90 days until 120 days	>120 days until 180 days	>180 days	Total	>90 days until 120 days	>120 days until 180 days	>180 days	Total
a	b	c	d	e	f	g	h	i	j
1	Loans included in Past Due Receivables	-	14,890	92,234	107,124	13,240	12,884	167,224	193,348
2	Securities included in Past Due Receivables	-	-	-	-	-	-	-	-
	TOTAL					246,418	37,429	272,565	556,412

Disclosure of Performing and Non-Performing Assets - Individual Banks

Description		Performing (Current and Special Mention Quality)		Non Performing (Substandard, Doubtful and Bad Quality)					
				Impaired Receivables		Receivables That Are Not Impaired in Value			
						Have > 90 Days in Arrears		Have ≤ 90 Days in Arrears	
		Gross Carrying Amount	Allowance for Impairment Losses	Gross Carrying Amount	Allowance for Impairment Losses	Gross Carrying Amount	Allowance for Impairment Losses	Gross Carrying Amount	Allowance for Impairment Losses
		a	b	c	d	e	f	g	h
1	Securities	7,889,166	2	-	-	-	-	-	-
2	Loans			-	-	-	-	-	-
	a. Corporate	14,769,918	32,483	-	-	-	-	-	-
	b. Retail	320,446	815	-	-	-	-	-	-
3	Administrative Account Transactions	1,264,701	892	-	-	-	-	-	-

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

Disclosure of Performing and Non-Performing Restructuring Assets - Individual Banks

Description	Performing (Current and Special Mention Quality)		Non Performing (Substandard, Doubtful and Bad Quality)		Stage 1		Stage 2		Stage 3	
	Gross Carrying Value	Allowance for Impairment Losses	Gross Carrying Value	Allowance for Impairment Losses	Gross Carrying Value	Allowance for Impairment Losses	Gross Carrying Value	Allowance for Impairment Losses	Gross Carrying Value	Allowance for Impairment Losses
	a	b	c	d	e	f	g	h	i	j
1 Securities	-	-	-	-	-	-	-	-	-	-
2 Loans										
a. Corporate	2,147,378	5,953	-	-	2,120,974	4,249	26,404	1,704	-	-
b. Retail	2,983	5	-	-	2,983	5	-	-	-	-
3 Administrative Account Transactions	-	-	-	-	-	-	-	-	-	-

Disclosure of Loan Quality of Assets (CR1)

1) Bank individually

Description	Gross Carrying Value		Allowance for Impairment Losses	Allowance for Impairment Losses		Allowance for Impairment Losses (IRB Approach)	Net Value (a+b-c)
	Past Due Receivables	Receivables that are not yet due		Stage 2 and Stage 3	Stage 1		
	a	b	c	d	e	f	g
1 Loans	403,716.00	26,003,471.00	264,664.00	99,306.00	169,299.00	-	26,142,523.00
2 Securities	-	7,889,166.00	2.00	-	2.00	-	7,889,164.00
3 Administrative Account Transactions	-	1,264,701.00	892.00	-	892.00	-	1,263,809.00
4 Total	403,716.00	35,157,338.00	265,558.00	99,306.00	170,193.00	-	35,295,496.00

Additional disclosures

Past due receivables include those with more than 90 days overdue or collectability 3,4 and 5.

Disclosure of Loan Movements and Overdue Securities (CR2)

1) Bank individually

(in million IDR)

	a
1 Loans and Securities that have matured in the last reporting period	403,716
2 Loans and securities that have matured since the last reporting period	-
3 Loans and securities that have returned to not yet due status	-
4 Write-off value	-
5 Other changes	-
6 Loans and Securities that have matured at the end of the reporting period (1+2-3-4+5)	403,716

Additional Disclosures

Past due receivables are entirely derived from loans.



Quantitative Disclosures related to Credit Risk Mitigation Techniques (CR3)

1) Bank individually

Description	Receivables Not Secured by Credit Risk Mitigation Techniques	Receivables Secured by Credit Risk Mitigation Techniques	Receivables Secured by Collateral	Receivables Secured by Guarantees, and/or Credit Insurance	Receivables Secured by Credit Derivatives
	a	b	c	d	e
1 Loans	22,276,209	3,841,000	-	-	-
2 Securities	7,889,164	-	-	-	-
3 Total	30,165,373	3,841,000	-	-	-
4 Past Due Loans and Securities	319,312	-	-	-	-

Additional Disclosures

The Bank applies the Credit Risk Mitigation with Collateral Technique with a Simple Approach to Credit and Securities exposures.

All Receivables secured by Credit Risk Mitigation (MRK) technique come from Loans provided to Customers.

There are no significant changes to the exposure of Asset positions in the Financial Statements.

Disclosure of Credit Risk Exposure and Impact of Credit Risk Mitigation Techniques (CR4)

1) Bank individually

Description	Net Receivables Before Implementation of Commitment Obligation Function (FKK) and Credit Risk Mitigation (MRK) Techniques		Net Receivables After Implementation of Commitment Obligation Function (FKK) and Credit Risk Mitigation (MRK) Techniques		RWA and Average Risk Weight	
	Statement of Financial Position	Administrative Account Transactions	Statement of Financial Position	Administrative Account Transactions	RWA	Average Risk Weight (e/(c+d))
	a	b	c	d	e	f
1 Receivables to Government	9,637,046	-	9,637,046	-	-	0.00%
2 Receivables on Public Sector Entities	1,783,050	109,696	1,783,050	10,970	601,686	33.54%
3 Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
4 Receivables to Bank	753,014	-	753,014	-	150,603	20.00%
Receivables to Securities Companies and Other Financial Services Institutions 1)	4,040,056	179,273	4,040,056	17,927	1,623,193	40.00%
5 The Receivable is in the form of a Covered Bond	-	-	-	-	-	0.00%
6 Receivables on Corporations - General Corporate Exposures 2)	14,818,926	3,635,667	14,818,926	786,965	13,325,383	85.39%
Receivables from securities companies and other financial services institutions 3)	-	-	-	-	-	0.00%
Special Financing Exposure 4)	-	-	-	-	-	0.00%
7 Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	0.00%
8 Receivables on Micro Businesses, Small Businesses, and Retail Portfolios	320,538	93,710	320,538	15,615	169,428	50.40%
9 Property Backed Loans						
Residential Property-Backaged Loans whose Payments Are Not Materially Dependent on Property Cash Flow	2,245,101	353,036	2,245,101	35,304	1,120,690	49.14%
Residential Property-Backaged Loans whose Payments Depend Materially on the Property's Cash Flows	-	-	-	-	-	0.00%
Commercial Property-Backed Loans Where Payments Are Not Materially Dependent on Property Cash Flows	-	-	-	-	-	0.00%
Commercial Property-Backed Loans Where Payments Depend Materially on the Property's Cash Flows	2,841,604	727,492	2,841,604	72,749	2,714,596	93.15%
10 Past Due Receivables	319,312	-	319,312	-	159,656	50.00%
11 Other Assets	1,031,703	-	1,031,703	-	923,402	89.50%
12 Total	37,790,350	5,098,874	37,790,350	939,529	20,788,636	53.68%

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

Exposure Disclosure by Asset Class and Risk Weight (CR5)

1) Bank individually

Portfolio Category	0%	20%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
1 Receivables to Government	9,637,046	-	-	-	-	-	9,637,046

Portfolio Category	20%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
2 Receivables to Public Entities	-	1,794,020	-	-	-	1,794,020

Portfolio Category	0%	20%	30%	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
3 Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-

Portfolio Category	20%	30%	40%	50%	75%	100%	150%	Others	Net Receivables After FKK and MRK Techniques
4 Receivables to Bank	753,014	-	-	-	-	-	-	-	753,014
Receivables to Securities Companies and Other Financial Services Institutions 1)	-	-	4,057,983	-	-	-	-	-	-

Portfolio Category	10%	15%	20%	25%	35%	50%	100%	Others	Net Receivables After FKK and MRK Techniques
5 Receivables are in the form of Covered Bonds	-	-	-	-	-	-	-	-	-

Portfolio Category	20%	50%	65%	75%	80%	85%	100%	130%	150%	Others	Net Receivables After FKK and MRK Techniques
6 Receivables to General Corporations 2)	-	786,965	-	-	-	-	14,818,926	-	-	-	15,605,891
Receivables from securities companies and other financial services institutions 3)	-	-	-	-	-	-	-	-	-	-	-
Special Financing Exposure 4)	-	-	-	-	-	-	-	-	-	-	-

Portfolio Category	100%	150%	250%	400%	Others	Net Receivables After FKK and MRK Techniques
7 Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-

Portfolio Category	45%	75%	85%	100%	Others	Net Receivables After FKK and MRK Techniques
8 Receivables on Micro Businesses, Small Businesses and Retail Portfolio	271,157	64,996	-	-	-	336,153

																			Net Receivables After FKK and MRK Techniques			
Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%				
9 Property Backed Loans																						
Residential Property-Backaged Loans whose Payments Are Not Materially Dependent on Property Cash Flow	-	13,902	16,363	20,479	-	-	-	2,229,661	-	-	-	-	-	-	-	-	-	-	2,280,405			
without credit sharing approach 5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
using a credit distribution approach (guaranteed) 5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
using a credit sharing approach (guaranteed) 5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Residential Property-Backaged Loans whose Payments Depend Materially on the Property's Cash Flows	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Commercial Property-Backed Loans Where Payments Are Not Materially Dependent on Property Cash Flows	-	-	-	-	-	-	-	96,040	-	-	-	-	-	-	2,818,314	-	-	-	2,914,353			
without credit sharing approach 5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
using a credit distribution approach (guaranteed) 5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
using a credit sharing approach (guaranteed) 5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Commercial Property-Backed Loans Where Payments Depend Materially on the Property's Cash Flows	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Land Acquisition, Land Processing and Construction Credit 5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Portfolio Category	50%	100%	150%	Others	Net Receivables After FKK and MRK Techniques																	
10 Past Due Receivables	319,312	-	-	-																319,312		
Portfolio Category	0%	20%	100%	150%	1250%	Others	Net Receivables After FKK and MRK Techniques															
11 Other Assets	-	-	953,212	78,491	-	-																1,031,703

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

Exposure Disclosure by Asset Class and Risk Weight (CR5) Cont

1) Bank individually

No.	Risk Weight	Net Receivables Statement of Financial Position	TRA Net Receivables (before imposition of FKK)	Average FKK	Net Receivables (After imposition of FKK and MRK Technique)
1	<40%	10,414,326	264,777	-	10,679,103
2	40%-70%	8,686,265	819,075	-	9,505,340
3	75%	57,191	15,609	-	72,800
4	85%	-	-	-	-
5	90%-100%	18,554,077	3,999,413	-	22,553,490
6	105%-130%	-	-	-	-
7	150%	78,491	-	-	78,491
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total Net Receivables	37,790,350	5,098,874	-	42,889,224

Qualitative Disclosure Regarding Counterparty Credit Risk

The Bank manages this risk comprehensively by monitoring the Counterparty Credit Risk exposure on a monthly basis including the measurement of the Potential Future Exposure (PFE) value.

CCR1: Analysis of Credit Risk Net Receivables due to counterparty failure based on the approach used

No.	Description	a Replacement cost (RC)	b Potential future exposure (PFE)	c EEPE	d Alpha is used for the calculation of regulatory EAD	e Net Receivables	f RWA
1	SA-CCR (for derivatives)	-	1,274,409	-	1.4	1,784,173	356,835
2	Internal Model Method (for derivatives and SFTs)	-	-	-	-	N/A	N/A
3	Simple Approach for credit risk mitigation (for SFTs)	-	-	-	-	N/A	N/A
4	Comprehensive Approach for credit risk mitigation (for SFTs)	-	-	-	-	-	-
5	VaR for SFTs	-	-	-	-	N/A	N/A
6	Total	-	-	-	-	-	356,835

Qualitative Analysis

In accordance with OJK Circular Letter No.48/SEOJK.03/2017, the calculation of RWA Credit Risk due to counterparty failure (Counterparty Credit Risk) using the standard approach method for derivative transactions uses the Replacement Cost calculation analysis method for derivative transactions without margin.



CCR3 : CCR Exposure Based on Portfolio Category and Risk Weight

Risk Weight		a	b	c	d	e	f	g	h	i
No.	Portfolio Category	0%	10%	20%	50%	75%	100%	150%	Others	Total Net Receivables
1	Receivables to Government	-	-	-	-	-	-	-	-	-
	a. Receivables to the Indonesian Government									
	b. Receivables to Governments of Other Countries									
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-
3	Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
4	Receivables to Bank	-	-	1,784,173	-	-	-	-	-	1,784,173
	a. Short Term Receivables	-	-	1,784,173	-	-	-	-	-	1,784,173
	b. Long Term Receivables	-	-	-	-	-	-	-	-	-
5	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-
	a. Short Term Receivables									
	b. Long Term Receivables									
6	Receivables on Micro Businesses, Small Businesses and Retail Portfolios	-	-	-	-	-	-	-	-	-
7	Receivables on Corporations	-	-	-	-	-	-	-	-	-
	Counterparty Credit Risk	-	-	1,784,173	-	-	-	-	-	1,784,173

Qualitative Analysis

The increase in Net Receivables was due to an increase in the portfolio category of Receivables to other banks with a rating of 20%

CCR6: Credit Derivative Net Receivables

Description	a	b
	Protection bought	Protection sold
Notional Value		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Other credit derivatives	-	-
Total Notional Value	-	-
Fair value		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

SECA Explanation of Qualitative disclosures regarding securitization exposure

Explanation of Qualitative disclosures regarding securitization exposure There is nothing about securitization exposure

SEC1: Securitization Exposure on the Banking Book

[illegible]

SEC2: Securitization Exposure on the Trading Book

[illegible]

SEC3 : Securitization exposure on the banking book when the bank is the originator or sponsor and its capital requirements

[illegible]



SEC3 : Securitization exposure on the banking book when the bank is the originator or sponsor and its capital requirements

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure value (based on Risk Weight)				Exposure value (based on regulatory approach)				RWA (based on regulatory approach)				Capital charge after cap				
					>100% to													
		≤20% to 50%	>20% to 50%	>50% to 100%	<1250%	1250%	IRB RBA (include IAA)	IRB SFA	SA/ SSFA	1250%	IRB RBA (include IAA)	IRB SFA	SA/ SSFA	1250%	IRB RBA (include IAA)	IRB SFA	SA/ SSFA	1250%
No.	Description	Risk Weight	Risk Weight	Risk Weight	Risk Weight	Risk Weight												
5	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Qualitative Analysis																		

Qualitative Analysis

SEC4: Securitization exposure on the banking book and its capital requirements

No.	Description	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
		Exposure value (based on Risk Weight)					Exposure Values				RWA				Capital charge after cap			
		>20% to ≤20% Risk Weight	>50% to 50% Risk Weight	>100% to 100% Risk Weight	>1250% to 1250% Risk Weight	IRB Risk RBA	IRB SFA	SA/ SSFA	1250%	IRB Risk RBA	IRB SFA	SA/ SSFA	1250%	IRB Risk RBA	IRB SFA	SA/ SSFA	1250%	
1	Total exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Traditional securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Qualitative Analysis																		

Qualitative Analysis

MARKET RISK MANAGEMENT

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market variables, which include changes in interest rates, exchange rates, including derivative instruments, as well as micro and macro economic conditions.

Market risk management is carried out on the position of financial instruments in the trading book and banking book. Market risk in the trading book is measured by various methodologies, one of which is Value at Risk (VaR) which takes into account potential losses within a period with a certain level of confidence.

Market risk management, among others, is carried out on the following matters:

- a. The readiness of human, operational and IT resources capable of supporting market risk management in accordance with the bank's business plan in product development that has the potential to cause market risk exposure. Increasing the number of adequate human resources through the recruitment process and improving the quality of human resources through the training process.
- b. Monitoring and reporting the magnitude of Market Risk, macroeconomics on the entire Bank's portfolio exposed to Market Risk.
- c. Monitoring and reporting on compliance with Market Risk limits (realization of Market Risk exposure compared to the limit).
- d. Recommendations for follow-up on the occurrence of exceeding the limit and/or the occurrence of abnormal market conditions, and/or the occurrence of other conditions that lead to an increase in potential Market Risk.
- e. Ensuring that the amount of bank capital required is sufficient to cover the market risk of the trading book and banking book.
- f. Stress testing simulation on the worst possible market impact on the Bank's portfolio.

Development of a market risk exposure measurement system, among others through simulation of 99% VaR calculation using statistical methods to measure the ability of the Bank's capital to absorb potential losses. Based on policies, procedures and SOPs.

Market - Trading Book

Trading book market risk is the potential loss caused by changes in interest rates and exchange rates on the trading portfolio. During 2025, the exposure of the Bank's trading book is still very limited. Any price changes that occur can be managed fairly well and will not have a significant impact on Bank capital.

Market Risk - Banking Book

Banking book market risk is caused by movements in exchange rates and interest rates on banking book activities that can be detrimental to banks. Banking book market risk management arising from treasury activities and balance sheet position is adjusted to the strategies and policies set by Management through the decisions of the asset and liability committee. Every change in interest rates and exchange rates for banking book activities is managed by optimizing the structure of the bank's balance sheet to get maximum returns according to the level of risk that is acceptable to the bank or the economic value of bank capital (economic value perspective).

Sources of risk in banking book interest rates are repricing risk (mismatch between asset and liability components), basis risk (use of different reference rates), option risk (repayment of loan or withdrawal of deposits before maturity).

Pricing Management

To maximize Net Interest Margin (NIM), the Bank implements a pricing policy for Fund products and credit products by considering competitive market conditions. Apart from that, the Bank considers liquidity conditions and Fund needs. In order to minimize interest rate risk, the Bank's credit interest rate will be adjusted to the fund interest rate. The Bank's loan interest rate is determined by taking into account the reserve requirement (GWM) fee and the Bank's profit margin while still taking into account the competitiveness with the main competitors.

The Bank publishes the Prime Lending Rate in Rupiah through announcements in each of the Bank's branch offices, the Bank's website and newspapers.



Disclosure of Market Risks Using the Standard Method

(in million IDR)

No.	Risk Type	31 December 2025				31 December 2024			
		Individual		Consolidated		Individual		Consolidated	
(1)	(2)	Capital Expense	RWA	Capital Expense	RWA	Capital Expense	RWA	Capital Expense	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	Interest Rate Risk								
a.	Specific Risk	-	-	-	-	-	-	-	-
b.	General Risk	34,637	432,960	-	-	18,975	237,182	-	-
2.	Exchange Rate Risk	1,930	24,122	-	-	254	3,180	-	-
3.	Equity Risk *)	-	-	-	-	-	-	-	-
4.	Commodity Risk *)	-	-	-	-	-	-	-	-
5.	Option Risk	-	-	-	-	-	-	-	-
	Total	36,567	457,082	-	-	19,229	240,362	-	-

INTEREST RATE RISK IN BANKING BOOK - REPORT ON THE IMPLEMENTATION OF RISK MANAGEMENT FOR IRRBB

IRRBB (Interest Rate Risk in the Banking Book) is the risk due to interest rate movements in the market that are contrary to the position of the Banking Book, which has the potential to impact the Bank's equity and earnings, both now and in the future. IRRBB measurement is carried out by determining the gap between interest rate sensitive assets, interest rate sensitive liabilities, and interest rate sensitive contingent commitments between bucket repricing maturities then simulated with changes in the Bank's interest rates.

Interest rate risk control is carried out by minimizing the repricing maturities gap on each time scale (bucket) between interest rate sensitive assets, interest rate sensitive liabilities, and interest rate sensitive contingent commitments through the asset liability management strategy.

The risk management strategy for IRRBB is implemented by minimizing the repricing maturities gap for each bucket between interest rate sensitive assets, interest rate sensitive liabilities, and the Bank's interest rate sensitive contingency commitments. The interest rate shock scenario and stress test scenario used by the Bank in calculating IRRBB using the EVE and NII approaches, namely 400 basis point interest rate change with 6 types of interest rate shock scenarios used, namely:

1. Shock rate parallel up
2. Shock rate parallel down
3. Short down long up
4. Short up long down
5. Shock rate shock up
6. Shock rate shock down

The modeling assumptions used in the IRRBB calculation use a standard approach in accordance with FSA Circular Letter No.12/SEOJK.03/2018. Currently, the Bank does not yet have other modeling assumptions to be used significantly in the Bank's internal measurement system (IMS).

In calculating Δ EVE, the Bank takes into account all cash flows excluding margin. In the calculation process, the cash flows that have been classified in 19 time buckets are multiplied by the reference interest rate and then discounted at the risk-free rate at the reporting date.

The average repricing maturity period applied to Non Maturity Deposits (NMD) is in the over-night time bucket of up to 1 month. The longest repricing maturity period applied to NMD is in the time bucket >4Y to $\leq$ 5Y specifically for transactional retail NMD.

INTEREST RATE RISK IN BANKING BOOK - IRRBB CALCULATION REPORT

Table of Report on the Application of Risk Management for Interest Rate Risk in Banking Book (IRRBB).

Report Position: 31 December 2025

(in million IDR)

Description	Δ EVE		Δ NII	
	T	T-1	T	T-1
Parallel up	(173,463.73)	(184,229.48)	147,367.03	156,856.15
Parallel down	(380,591.49)	(416,568.61)	(147,367.03)	(156,856.15)
Steeper	(225,286.33)	(195,843.06)		
Flattener	263,332.67	238,928.93		
Short rate up	326,351.29	305,776.32		
Short rate down	(425,139.99)	(452,610.19)		
Negative Maximum Value (absolute)	425,139.99	452,610.19	147,367.03	156,856.15
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	6,477,716.00	6,143,407.00	1,148,121.00	1,135,322.00
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	6.56%	7.37%	12.84%	13.82%

LIQUIDITY RISK (LIQA)

Liquidity risk is the risk resulting from the Bank's inability to meet maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be pledged as collateral, without disrupting the Bank's activities and financial condition.

Liquidity risk can be categorized as:

1. Market liquidity risk, namely the risk that arises because the Bank is unable to liquidate certain positions at market prices due to illiquid market liquidity conditions or market disturbances.
2. Funding liquidity risk, namely the risk that arises because the Bank is unable to liquidate liquid assets or obtain funding.

Bank liquidity is influenced by funding structure, asset liquidity, liabilities to counterparties, and credit commitments to debtors. The Bank's liquidity risk is measured through several indicators, including the Net Stable Funding Ratio (NSFR), Liquidity Coverage Ratio (LCR), Loan to Deposit Ratio (LDR), and several other liquidity ratios.

Liquidity risk management, among others, is carried out as follows:

- a. The readiness of human, operational and IT resources capable of supporting liquidity risk management in accordance with the bank's business plan in developing products that have the potential to cause liquidity risk exposure. Increasing the number of adequate human resources through the recruitment process and improving the quality of human resources through the training process.
- b. Management of liquidity ratios within normal limits which include the ratio of LDR, NSFR, LCR, Liquid Assets Ratio to Non Core Deposit (ALNCD), etc. This is to mitigate the bank's ability to meet its short-term obligations.
- c. CCB Indonesia also proactively manages the core deposit base at an adequate level and ensures that existing liquidity limits are adhered to.
- d. Liquidity risk management is carried out through setting policies, setting limits and monitoring liquidity risk management.
- e. Maintain primary reserves in the form of Statutory Reserves in accordance with the provisions of the Financial Services Authority and provide optimal cash balances in accordance with customer behavior patterns.
- f. Maintain secondary reserves in the form of Bank Indonesia Certificates, other Bank Indonesia Facilities, Securities that are easy to trade. Secondary reserve is a tool in anticipating unexpected liquidity needs.
- g. In dealing with the liquidity crisis, the Bank has prepared a Contingency Funding Plan document. The Contingency Funding Plan includes policies, strategies, procedures and action plans to ensure the Bank's ability to obtain the required funding sources in a timely manner and at a reasonable cost.
- h. Maintain sufficient market access.
- i. Have an adequate liquidity risk management information system.



BANK RISK MANAGEMENT APPROACH (OVA)

Item	Banks must describe the objectives and policies of risk management, as follows:	General Disclosure
a.	How the business model is determined and interacts with the overall risk profile (i.e. the main risks related to the business model and how each risk is disclosed) and how the Bank's risk profile interacts with the risk tolerance that has been approved by the Board of Directors.	- CCB Indonesia (the Bank) views that the implementation of risk management is part of the implementation of compliance with laws and regulations and part of the precautionary principle in carrying out business activity strategies in an effort to respond to rapidly growing external and internal banking dynamics, maintain the soundness of the bank and ensure that the business activities carried out by the Bank do not cause losses that exceed the Bank's ability or that may disrupt the continuity of the Bank's business. - The implementation of risk management carried out by the Bank includes planning, strategy, organization, policies and procedures, as well as risk management methodology. The purpose of implementing risk management is to ensure that all risks faced by the Bank can be identified, measured, monitored, controlled and communicated appropriately. - Risk Management Implementation Policy refers to the provisions and regulations of the Financial Services Authority, including Number: 18/POJK.03/2016 dated 16 March 2016 concerning the Implementation of Risk Management for Commercial Banks and Financial Services Authority Circular Letter Number: 34/SEOJK.03/2016 dated 1 September 2016 concerning Implementation of Risk Management for Commercial Banks (with attachments), Financial Services Authority Regulation Number 17/2023 dated 14 September 2023 concerning Implementation of Governance for Commercial Banks, Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 dated 17 March 2017 concerning Implementation of Governance for Commercial Banks and POJK No.13/POJK.03/2021 concerning Implementation of Commercial Bank Products. The Bank has internal policies in the form of General Policies and General Risk Management Guidelines ("KPU") which aim to ensure that the risks faced by the Bank can be identified, measured, controlled and reported properly. This KPU is reviewed periodically and adjusted accordingly. POJK/SEOJK and other provisions. - The implementation of risk management at CCB Indonesia always complies with the regulations set by the Regulator and refers to banking industry best practices. All reports related to Bank products and/or activities have been submitted to Regulators properly and on time. - The implementation of the Bank's Risk Management in principle refers to the pillars and provisions contained in regulatory authorities as well as improving the quality of risk management implementation in line with developments in the implementation of the Basel framework which is adjusted to the goals, policies, size and business complexity, as well as adjusting the Bank's capabilities and best practices. The implementation of risk management is carried out on an ongoing basis to achieve healthy and sustainable business growth and operational activities as well as to ensure that it generates optimal returns in accordance with the determined risk appetite and risk tolerance. - In carrying out its business, the Bank is faced with inherent risks in all business activities and banking operations. Bank risk management is carried out on 8 (eight) types of risk, namely Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Compliance Risk, Legal Risk, Reputation Risk, & Strategic Risk. The management of these risks is carried out by taking into account the principle of prudence in accordance with Regulatory provisions. The Bank also implements the principle of transparency in risk management through published reports submitted to Regulators and the public through information on website and mass media. - The determination of risk appetite and risk tolerance is the basis for establishing indicators for assessing the Bank's inherent risk profile rating, which consists of "low, low to moderate, moderate, moderate to high, and high" ratings.

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

Item	Banks must describe the objectives and policies of risk management, as follows:	General Disclosure
b.	Risk governance structure: Bank responsibilities (supervision and delegation of authority, breakdown of responsibilities by type of risk, business unit, etc.); relationships between organizational structures involved in risk management (i.e. Board of Directors, executive officers, separate risk committee, risk management committee, compliance function, and internal audit function).	CCB Indonesia has an organizational structure to support the implementation of risk management, three lines of defense, risk owner, risk control, risk assurance, with the organ structure as described below. 1. Active Supervision of the Board of Commissioners The Board of Commissioners understands the risks faced by the Bank and provides clear directions in the implementation of risk management, as well as in conducting supervision. The Board of Commissioners carries out the risk oversight function through the Risk Monitoring Committee. 2. Active Supervision of the Board of Directors (BOD) The Board of Directors of CCB Indonesia provides direction in implementing risk management, conducting active monitoring and mitigation. The Board of Directors carries out the function of risk policy (risk policy) through the Board of Directors committees such as the Risk Management Committee (KMR), Asset & Liability Committee (ALCO), Credit Policy Committee (KKP). 3. Risk Monitoring Committee The Risk Monitoring Committee is a risk management oversight function at the Commissioners level and Independent Parties. 4. Risk Management Committee Risk Management Committee is the function of implementing risk management at the level of Directors and executive officers to direct and approve the preparation of risk strategies, policies, procedures, limits and methodologies. Based on the Risk Management Committee's Work Rules and Regulations with document number 240/PEDO-CCBI/KOMR/III/2024 Revision Number 04 as of 8 March 2024. 5. Asset and Liabilities Management Committee (ALCO) ALCO is the function of implementing risk management in managing market risk and managing Bank liquidity. The implementation of ALCO refers to the ALCO Committee's Code of Conduct with document number 242/PEDO-CCBI/ALCO/IX/2013 Rev 05 as of 12 December 2023. 6. Credit Policy Committee (KKP) The Credit Policy Committee is the implementation of risk management in its role of assisting the Board of Directors in formulating credit policies that are regulated, based on the Guidelines for the Work Rules of the Credit Policy Committee with document number 251/PEDO-CCBI/KOKP/IV/2023 Rev 04 as of 22 April 2024. 7. Risk Taking Unit The business unit is a risk taking unit that is responsible for each risk in business activities. 8. CCB Indonesia Risk Management Division Risk Management Division is a function of managing the implementation of risk management at CCB Indonesia which is independent of the Bank's operational activities. The Risk Management Division is currently under the Compliance & Risk Management Directorate. 9. Internal Control The Internal Control System in each Division and Office of the Bank is supported by a supervisory function from the Internal Audit Division, supervision from the Compliance Division, and the Anti-Fraud Work Unit.
c.	Media to communicate, reject, and encourage risk management culture within the Bank (i.e. code of conduct; guidelines related to operational limits or procedures to prevent violations or exceeding the Bank's risk limits; procedures to increase and share risk issues between business lines and management functions risk).	The Bank implements a Risk Awareness Culture in a sustainable and consistent manner by conducting socialization, training, and certification to build the sensitivity of all Bank employees to the risk culture. The Implementation of Risk Management Culture is carried out continuously at all levels of the organization, including: a) The Bank includes employees in the Risk Management Certification Program as well as the refreshment program in accordance with the minimum required certification. With the Certification Program, all employees are expected to have a better understanding and awareness of risks. b) Socialization of the provisions of both internal and regulatory provisions through email media. c) Conducting socialization related to operational risk in order to increase risk awareness to employees at branch offices and divisions. d) Broadcasting risk management awareness posters to all employees every month.
d.	The scope and main features of the risk measurement system.	Risk appetite is defined as the level and type of risk that is willing to be taken by the Bank in order to achieve the Bank's business objectives. Risk appetite set by the Bank is reflected in the Bank's business strategy and objectives. Risk tolerance is the acceptable level of variation relative to the achievement of certain goals. In setting risk tolerance, management considers the importance of each interrelated objective and aligns it with risk appetite. Risk appetite and risk tolerance are considered in the preparation and changes to the Bank's strategic business plan (RBB) which are carried out periodically. Therefore, a review of risk appetite and risk tolerance can be carried out at least once a year.



Item	Banks must describe the objectives and policies of risk management, as follows:	General Disclosure
e.	Description of the risk information reporting process provided to the Board of Commissioners and Directors, particularly in relation to the scope and content of the risk exposure report.	Risk information reporting provided to the Board of Commissioners and the Board of Directors includes a risk-based bank soundness report, which contains a description of the Bank's Risk Profile, Governance, Profitability, and Capital. In addition, it is also reported specifically, namely the Bank's risk profile report which contains details of measuring 8 types of risk, which before being reported every 3 months, it is submitted in the Risk Management Committee meeting. The report on the implementation of risk management is also submitted to the Board of Commissioners every 3 months, which contains an exposure report of 8 types of risk and qualitative risk management implementation. In addition, the obligation to report on the implementation of risk management is carried out regularly by referring to several Financial Services Authority Regulations (POJK) and Financial Services Authority Circular Letters (SEOJK) related to the implementation of risk management.
f.	Qualitative information related to stress tests (i.e. portfolio of stress tests, scenarios and methodologies used, as well as the use of stress tests in risk management).	In order to implement risk management, the Risk Management Division conducts stress testing which aims to: 1. To measure the resilience of the Bank's capital in overcoming extreme conditions that occur due to changes in deteriorating economic conditions. 2. To obtain the necessary information in an effort to mitigate risk in stressful conditions. Stress testing conducted by the Bank consists of: 1. Credit Risk Stress Testing is conducted four times a year with various scenarios of credit quality deterioration to levels considered worst-case scenarios, influenced by economic variables such as increases in the rupiah exchange rate, changes in interest rates, and the impact of natural disasters and pandemics. 2. Market Risk Stress Testing (exchange rate risk and interest rate risk), carried out monthly, with various scenarios of lowering loan interest rates, increasing fund interest rates, increasing volatility of the rupiah exchange rate against foreign currencies, and others. 3. Operational Risk Stress Testing, conducted quarterly, with several scenarios of operational events that have an impact on the Bank's profit and loss report, either directly or indirectly. 4. Liquidity Risk Stress Testing, conducted monthly, with various scenarios of withdrawal of third party funds on a certain scale, such as 10%, 30% to certain ratios that are considered to represent the worst conditions. Based on the results of stress testing, the Bank can measure that the Bank's Capital appears to be strong enough to deal with risks that could potentially occur. In addition to capital, an impact analysis on the Risk Based Bank Rating (RBBR) has also been carried out.
g.	Strategies and processes to regulate, hedge and mitigate risks arising from the Bank's business model and processes to monitor the effectiveness of hedging and risk mitigation.	In order to mitigate the risks that arise from the Bank's business model, a risk assessment has been carried out on each new product and activity that will be developed before the Bank realizes the new business that has been listed and the Bank's business plan (RBB). In addition, each product owner conducts a business impact analysis (BIA) on each product to be developed. Regarding hedging, banks carry out Net Open Position (NOP) monitoring, and Mark to Market (MtM). Determination of classification of Held to Maturity (HTM), Available for Sale (AFS), securities and determination of securities that can be owned by banks to mitigate risk in value. In general, the Bank can implement Risk Acceptance, Risk Avoidance, Risk Transference, and Risk Mitigation strategy.

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

Liquidity Risk - Liquidity Coverage Ratio (LCR) Calculation Report

CALCULATION REPORT
FULFILLMENT OBLIGATION OF LIQUIDITY COVERAGE RATIO (LCR)

Bank Name : PT Bank China Construction Bank Indonesia Tbk

Period of Report : December 2025

(in million IDR)

No.	Component	Haircut or Run-off Rate or Inflow Rate	Outstanding or Market Value	Value after Haircut or Run-off Rate or Inflow Rate
A. HQLA				
1. HQLA Level 1				
1.1	Cash and cash equivalents	0%	151,754	151,754
1.2	Total placements with Bank Indonesia, namely:		-	
	Part of placements with Bank Indonesia that can be withdrawn during stressful conditions	0%	2,360,212	2,360,212
1.3	Securities that meet the criteria of Article 10 paragraph (1) letter c		-	
	Issued or guaranteed by governments of other countries	0%	-	-
	Issued or guaranteed by the central bank of another country	0%	-	-
	Issued or guaranteed by public sector entities	0%	-	-
	Issued or secured by a multilateral development bank	0%	-	-
	Published or guaranteed by international agencies (i.e. BIS, IMF, ECB and European Community)	0%	-	-
1.4	Securities issued by the Central Government and Bank Indonesia in rupiah and foreign currency	0%	5,681,966	5,681,966
1.5	Securities issued by the government and central banks of other countries in foreign currency with a risk weight of more than 0% that meet the criteria of Article 10 paragraph (1) letter e	0%	-	-
Total HQLA Level 1				8,193,932
2. HQLA Level 2A				
2.1	Securities that meet the criteria of Article 11 paragraph (1) letter a:		-	
	Issued or guaranteed by the governments of other countries	15%	-	-
	Issued or guaranteed by the central bank of another country	15%	-	-
	Issued or guaranteed by public sector entities	15%	-	-
	Issued or secured by a multilateral development bank	15%	-	-
2.2	Securities in the form of debt securities issued by non-financial corporations that meet the criteria of Article 11 paragraph (1) letter b	15%	-	-
2.3	Securities in the form of covered bonds not issued by the reporting Bank or parties affiliated with the Reporting Bank meeting the criteria of Article 11 paragraph (1) letter b	15%	-	-
Total HQLA Level 2A				-



(in million IDR)

No.	Component	Haircut or Run-off Rate or Inflow Rate	Outstanding or Market Value	Value after Haircut or Run-off Rate or Inflow Rate
3. HQLA Level 2B				
3.1	Asset-backed securities in the form of houses that meet the criteria of Article 12 paragraph (1) letter a	25%	-	-
3.2	Securities in the form of debt securities issued by corporations that meet the criteria of Article 12 paragraph (1) letter b	50%	-	-
3.3	Common shares owned by non-Bank subsidiaries that meet the criteria of Article 12 paragraph (1) letter c	50%	-	-
3.4	Government securities or central banks of other countries with the highest rank BBB+ and the lowest BBB-	50%	-	-
	Total HQLA Level 2B	-	-	-
	Total HQLA before adjustment	-	-	8,193,932
	Adjustment for Maximum Limit of HQLA Level 2B	-	-	-
	Adjustment for Maximum Limit of HQLA Level 2	-	-	-
	Total HQLA	-	-	8,193,932

B. Net Cash Outflow**1. Cash Outflow****1.1 Withdrawal of Individual Customer's Deposit**

Total Deposits from individual customers:	-	-	-
Stable deposit	5%	995,701	49,785
Stable deposits that meet the criteria of Article 50 paragraph (2)	-	-	-
Total Stable deposits of individual customers	-	-	49,785
Deposits are less stable	10%	4,931,061	493,106
Less stable savings that meet the criteria of Article 50 paragraph (2)	-	-	-
Additional categories of Deposits with higher withdrawal rates set by supervisors	-	-	-
Category 1	-	-	-
Category 2	-	-	-
Category 3	-	-	-
Total Savings are less stable for individual customers	-	-	493,106

Total Withdrawal of Individual Customer's Deposit**1.2 Withdrawal of Funding from Micro and Small Business Clients**

Number of Micro and Small Business Customer Financing:	-	-	-
Stable funding from customers who meet the criteria of Article 15 paragraph (1)	5%	-	-
Stable funding from customers who meet the criteria of Article 15 paragraph (2)	5%	500,783	25,039
Stable funding from customers who meet the criteria of Article 50 paragraph (2)	-	-	-
Total Stable Funding for customers of Micro and Small Business Enterprises	-	-	25,039
Funding that less stable than customers who meet the criteria of Article 21 paragraph (1)	10%	576,319	57,632

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

(in million IDR)

No.	Component	Haircut or Run-off Rate or Inflow Rate	Outstanding or Market Value	Value after Haircut or Run-off Rate or Inflow Rate
	Less stable funding that meets the criteria of Article 50 paragraph (2)	-	-	-
	Additional categories of Deposits with higher withdrawal rates set by supervisors	-	-	-
	Category 1	-	-	-
	Category 2	-	-	-
	Category 3	-	-	-
	The less stable funding amount from Micro and Small Business Enterprises	-	-	57,632
	Number of Withdrawal of Funding for Micro and Small Business	-	-	82,671
1.3	Withdrawal of Funding from Corporate Clients	-	-	-
	Funding amount from corporate customers:	-	-	-
	Operational savings:	-	-	-
	Guaranteed by the Deposit Insurance Corporation (LPS)	5%	109,687	5,484
	Not guaranteed by the Deposit Insurance Corporation (LPS)	25%	3,920,214	980,053
	Operational savings that meet the criteria of Article 50 paragraph (1):	-	-	-
	Guaranteed by the guarantee institution	-	-	-
	Not guaranteed by the guarantee institution	-	-	-
	Total Deposits of corporate customers	-	-	985,538
	Deposits non-operating and / or non-operating liabilities	-	-	-
	Guaranteed by the Deposit Insurance Corporation (LPS)	20%	42,935	8,587
	Not guaranteed by the Deposit Insurance Corporation (LPS)	40%	7,894,430	3,157,772
	Deposits non-operational and / or non-operating liabilities that meet the criteria of Article 50 paragraph (1):	-	-	-
	Guaranteed by the guarantee institution	-	-	-
	Not guaranteed by the guarantee institution	-	-	-
	Securities in the form of debt securities issued by the Bank	100%	-	-
	Total non-operating deposits and / or non-operating liabilities	-	-	3,166,359
	Total of Withdrawals Funding Derived from Corporate Customers	-	-	4,151,897
1.4	Withdrawal of Funds by Collateral (Secured Funding)	-	-	-
	The transaction is conducted with Bank Indonesia	0%	-	-
	The transaction with HQLA Level 1 collateral	0%	-	-
	The transaction by collateral HQLA Level 2A	15%	-	-
	Transactions are made with the Central Government or public sector entities that have the highest risk weight of 20% or multilateral development banks, with collateral other than HQLA Level 1 or HQLA Level 2A	25%	-	-
	Transactions with HQLA collateral Level 2B are EBA	25%	-	-
	Transactions with collateral HQLA Level 2B in addition to EBA	50%	-	-
	Transactions are made with collateral other than HQLA	100%	-	-
	Total Withdrawal of Funds by Collateral (Secured Funding)	-	-	-



(in million IDR)

No.	Component	Haircut or Run-off Rate or Inflow Rate	Outstanding or Market Value	Value after Haircut or Run-off Rate or Inflow Rate
1.5	Other Cash Outflow (Additional Requirement)			
	Other cash outflows related to derivative transactions	100%	1,806,556	1,806,556
	Other cash outflows related to the increase in liquidity requirements			
	Related to the downgrade (rating) of the Bank in Funding transactions, derivatives, and other agreements	100%	-	-
	Related to mark-to-market changes of derivative transactions or other transactions	The largest absolute net collateral flow for 30 days that is realized in 24 months	-	-
	Related to the potential for changes in the value of collateral for derivatives and other transactions	20%	-	-
	Related to the excess of non-segregated collateral which is controlled by the Bank which can be contractually taken at any time by the counterparty	100%	-	-
	Related to the obligation of providing collateral to the counterparty of a particular transaction but the counterparty has not requested such collateral	100%	-	-
	Related to the potential for collateral exchange in the form of HQLA to be not HQLA	100%	-	-
	Other cash outflows related to Funding losses			
	Derived from asset-backed securities, covered bonds, and other structured financing instruments issued by the Bank	100%	-	-
	Derived from asset-backed commercial papers, conduits, securities investment vehicles	100% of funding due within 30 days and potential assets to be repaid within 30 days ahead	-	-
	Other cash outflows relate to commitment obligations in the form of credit facilities			
	Facilities are provided to individuals or Micro and Small Business Enterprises	5%	460,038	23,002
	Facilities are granted to non-financial corporations, the Central Government, Bank Indonesia, other state governments, central banks of other countries, public sector entities, and / or multilateral development banks	10%	1,850,819	185,082
	Facilities are granted to the Bank and / or financial services institutions	40%	-	-
	Facilities are granted to other entities	100%	173,646	173,646
	Other cash outflows are related to the commitment obligations in the form of liquidity facilities			
	Facilities are provided to individuals or Micro and Small Business Enterprises	5%	-	-
	Facilities are provided to non-financial corporations, the Central Government, Bank Indonesia, other state governments, central banks of other countries, public sector entities, and / or multilateral development banks	30%	865,286	259,586
	Facilities are provided to the Bank	40%	445,995	178,398
	Facilities are provided to financial institutions and / or other entities	100%	-	-

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RISK MANAGEMENT

(in million IDR)

No.	Component	Haircut or Run-off Rate or Inflow Rate	Outstanding or Market Value	Value after Haircut or Run-off Rate or Inflow Rate
Other contractual obligations to provide funds to:				
	Financial services institutions	100%	-	-
	Individual customers	100% of the value of the excess difference between the contractual obligation to disburse funds with 50% of the total cash inflows	-	-
	Non-financial corporation	100% of the value of the excess difference between the contractual obligations to disburse funds with 50% of the total cash inflows	-	-
Other contingent financing obligations				
	Comes from trade finance instruments	3%	-	-
	Derived from credit facilities and liquidity facilities of a nature Unconditionally revocable uncommitted	0%	-	-
	Derived from letter of credit (L / C) and warranty not related to trade finance obligations	5%	5,875	294
	Derived from the potential demand for repurchase of bank debt or associated with securities investment vehicles and other financing facilities	5%	-	-
	Derived from structured products that are anticipated by customers through ready marketability	5%	-	-
	Comes from managed funds sold for the purpose of maintaining stability	5%	-	-
	The obligation to cover potential buyback of securities, with or without collateral, which has a period of more than 30 (thirty) days for issuers having affiliation with the dealer or market maker	5%	-	-
	Non-contractual liabilities of short position of customers covered by other customers' collateral	50%	-	-
	Other contractual cash outflows	100%	-	-
Total of Withdrawals related to Other Cash Out (Additional Requirement)				2,626,563
Total of Cash Outflows				7,404,022
2. Cash Inflows				
2.1 Loan with Collateral (Secured Lending)				
Collateral is not reused to cover short positions Customer				
	Collateral is HQLA Level 1	0%	-	-
	Collateral is HQLA Level 2A	15%	-	-
	Collateral in the form of Asset Backed Securities that meet the requirements of HQLA Level 2B	25%	-	-
	Collateral in the form of HQLA Level 2B other than Asset Backed Securities	50%	-	-
	The transaction in the form of margin lending but the collateral in addition to HQLA	50%	-	-
	Collateral does not meet the requirements as mentioned above	100%	-	-
	Collateral is reused to cover short positions of customers	0%	-	-
Total of Cash Flows Originated from Loans with Collateral (Secured Lending)				



(in million IDR)

No.	Component	Haircut or Run-off Rate or Inflow Rate	Outstanding or Market Value	Value after Haircut or Run-off Rate or Inflow Rate
2.2	Claims by Counterparty			
	Individual customers	50%	80,816	40,408
	Customers of Micro and Small Business Enterprises	50%	5,504	2,752
	Financial services institutions	100%	210,490	210,490
	Bank Indonesia	100%	-	-
	Other (non-financial corporate customers, Central Government, other state governments, public sector entities and multilateral development banks)	50% of the contractual value and / or 100% of the contractual value in the event that the rate of receipt comes from non-HQLA securities with remaining period of less than 30 days.	417,346	208,673
	The total of cash inflows by the counterparty			462,323
2.3	Other Cash Inflows			
	Derived from derivative transactions	100%	1,795,391	1,795,391
	Comes from other contractual bills	50%	-	-
	Total of Cash Inflow Other			1,795,391
	Total of Cash Inflow			2,257,713
	Total of Cash Inflows which can be calculated in LCR Calculation (maximum 75% of Total Outflow Cash)			2,257,713
	Total Net Cash Out Flow			5,146,308
C. LCR				
	Total HQLA			8,193,932
	Total Net Cash Out Flow			5,146,308
	Result of LCR			159.22%

1. This Liquidity Coverage Ratio (LCR) calculation is prepared based on OJK Regulation No. 19 of 2024 regarding the amendment to OJK regulation No.42/POJK.03/2015 regarding the Obligation to Fulfill the Liquidity Adequacy Ratio (Liquidity Coverage Ratio) for Commercial Banks. CCB Indonesia's LCR value for December 2025 period is 159.22% or above OJK's minimum requirement of 100%.
2. LCR in December 2025 was lower by 15.91% compared to the December 2024 period which was at 175.13%. This decline was due to net cash outflow increasing by 66.09% compared to the December 2024 period, while HQLA remained relatively stable, declining by 1.51%.
3. The implementation of liquidity risk management has been implemented well. The active role of the Board of Commissioners, Board of Directors, and ALCO Committee in monitoring liquidity conditions on a regular basis.

BUSINESS AND FUNCTIONAL REVIEW

RISK MANAGEMENT

Liquidity Risk - NSFR Report

FULFILLMENT OBLIGATION OF NET STABLE FUNDING RATIO

Bank Name : PT Bank China Construction Bank Indonesia Tbk

Report Month : December 2025

A. NSFR Calculation

(in million IDR)

ASF components	Report Date Position (December 2025) Carrying Value Based on Remaining Term					Report Date Position (December 2024) Carrying Value Based on Remaining Term					Ref. No. from the NSFR Working Paper
	No Term ¹	≤ 6 months	> 6 months - 1 year	> 1 year	Total Weighted Value	No Term ¹	≤ 6 months	> 6 months - 1 year	> 1 year	Total Weighted Value	
1. Capital	7,056,357	-	-	-	7,056,357	6,694,036	-	-	-	6,694,036	
2. Capital according to OJK Regulations of CAR	7,056,357	-	-	-	7,056,357	6,694,036	-	-	-	6,694,036	1.1.1 1.1.2 1.1
3. Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.2
4. Deposits from individual customers and funding from micro and small business customers:	1,637,351	7,373,580	168,152	-	8,341,833	1,656,532	7,215,928	362,773	-	8,411,916	2 3
5. Stable deposits and funding	1,004,334	581,015	27,822	-	1,532,511	1,099,350	876,929	27,834	-	1,903,908	2.1 3.1
6. Deposits and funding are less stable	633,017	6,792,566	140,330	-	6,809,322	557,182	6,338,999	334,939	-	6,508,008	2.2 3.2
7. Funding from corporate customers:	5,774,233	15,890,265	85,146	-	8,468,692	4,101,402	12,787,298	133,509	-	6,402,250	4
8. Operating deposits	4,288,451	-	-	-	2,144,226	3,296,520	-	-	-	1,648,260	4.1
9. Other funding from corporate customers	1,485,782	15,890,265	85,146	-	6,324,466	804,882	12,787,298	133,509	-	4,753,990	4.2
10. Liabilities that have interdependent asset pairs	-	-	-	-	-	-	-	-	-	-	5
11. Other liabilities and equity:	-	-	-	-	-	-	-	-	-	-	6
12. NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-	6.1
13. Other equity and liabilities not categorized above	-	-	-	-	-	-	-	-	-	-	6.2s.d.6.5
14. Total ASF	-	-	-	-	23,866,882	-	-	-	-	21,508,202	-

(in million IDR)

RSF components	Report Date Position (December 2025) Carrying Value Based on Remaining Term					Report Date Position (December 2024) Carrying Value Based on Remaining Term					Ref. No. from the NSFR Working Paper
	No Term ¹	≤ 6 months	> 6 months - 1 year	> 1 year	Total Weighted Value	No Term ¹	≤ 6 months	> 6 months - 1 year	> 1 year	Total Weighted Value	
15 Total HQLA for the purpose of NSFR calculation	1,653,991	111,473	4,892,095	2,885,598	394,458	1,756,507	1,888,990	2,496,456	-	219,272	1
16 Deposits with other financial institutions for operational purposes	-	383,525	-	-	191,763	163,581	241,425	-	-	202,503	2
17 Loans with Current and Special Mention (performing) categories	-	3,469,681	5,169,441	17,591,882	18,897,939	-	3,345,715	3,856,847	16,850,855	17,613,828	3
18 to financial institutions secured by HQLA Level 1	-	-	-	-	-	-	-	13,972	-	6,986	3.1.1



(in million IDR)

RSF components	Report Date Position (December 2025) Carrying Value Based on Remaining Term					Report Date Position (December 2024) Carrying Value Based on Remaining Term					Ref. No. from the NSFR Working Paper
	No Term ¹	≤ 6 months	> 6 months - 1 year	> 1 year	Total Weighted Value	No Term ¹	≤ 6 months	> 6 months - 1 year	> 1 year	Total Weighted Value	
19 to financial institutions not secured by HQLA Level 1 and loans to unsecured financial institutions	-	-	1,993	8,569	9,565	-	2,555	1,950	19,210	20,568	3.1.2 3.1.3
20 to non-financial corporations, retail customers and micro and small business customers, national governments, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, which include:	-	2,818,964	4,484,368	15,703,281	16,999,455	-	2,721,479	3,023,722	14,606,308	15,287,963	3.1.4.2 3.1.5 3.1.6
21 qualify for a risk weight of 35% or less, as per the OJK RWA for Credit Risk	-	-	-	-	-	-	-	-	-	-	3.1.4.1
22 Residential mortgages that are not being collateralized, which include:	-	-	-	-	-	-	-	-	-	-	3.1.7.2
23 qualify for a risk weighting of 35% or less, as per OJK RWA for Credit Risk	-	650,717	683,079	1,880,032	1,888,919	-	621,681	617,203	1,563,333	1,635,608	3.1.7.1
24 Current and substandard (performing) securities that are not being collateralized, not in default, and not included as HQLA, including stocks traded on the stock exchange.	-	-	-	-	-	-	-	200,000	662,004	662,703	3.2
25 Assets that have interdependent liability pairs	-	-	-	-	-	-	-	-	-	-	4
26 Other assets:	518,901	452,267	1,114	88,460	832,363	2,329,918	426,091	12,633	402,172	1,093,822	5
27 Physical commodities that are traded, including gold	-	-	-	-	-	-	-	-	-	-	5.1
28 Cash, securities and other assets posted as initial margin for derivative contracts and cash or other assets posted as default funds with central counterparties (CCPs).	-	-	-	-	-	-	-	-	-	-	5.2
29 NSFR of derivative assets	-	-	-	-	-	-	-	-	3,076	3,076	5.3
30 NSFR of derivative liabilities before deducting variation margin	-	-	-	-	-	-	-	-	-	-	5.4
31 All other assets not categorized above	518,901	452,267	1,114	88,460	832,363	2,329,918	423,015	12,633	402,172	1,090,745	5.5 until 5.12
32 Administrative Account	-	-	-	-	204,346	-	-	-	-	280,257	6
33 Total RSF	-	-	-	-	20,520,868	-	-	-	-	19,409,682	
34 Net Stable Funding Ratio (%)	-	-	-	-	116.31%	-	-	-	-	110.81%	

¹ Components reported in the no maturity category are those that do not have a contractual term, including: perpetual capital instruments, short positions, open maturity positions, demand deposits, equities not categorized as HQLA, and commodities.

- This Net Stable Funding ratio (NSFR) calculation is prepared based on OJK Regulation No.20 of 2024 regarding the amendment to OJK Regulation No.50/POJK.03/2017 regarding the Obligation to Fulfill the Net Stable Funding Ratio (NSFR) for Commercial Banks. As of December 2025, Bank CCBI's NSFR value is above the OJK minimum requirement (100%), which is 116.31%.
- CCB Indonesia's NSFR value in December 2025 increased by 5.49% from the NSFR value in December 2024, which amounted to 110.81%. The decrease in NSFR for December 2025 is due to the following:
 - Total Available Stable Funding (ASF) for December 2025 period increased by 10.97%.
 - Total Required Stable Funding (RSF) for December 2025 period increased by 5.72%.

This reflects that the Bank has the ability to manage liquidity with a period of one year and mitigate risks that may arise in the next one year period.

Encumbered Assets (ENCUMBRANCE - ENC)**Position 31 December 2025**

(in million IDR)

	a	b	c	d
	Bound Assets (Encumbrance)	Assets deposited with or committed to the central bank but not yet used to generate liquidity	Unencumbered assets	Total
Assets in the statement of financial position can be presented in detail to the extent necessary.	-	9,382,164	324,775	9,706,938

Qualitative Analysis

- Encumbered assets are assets of the Bank that are restricted for liquidity purposes, legally and contractually by the Bank. Encumbered assets do not include assets deposited or committed with Bank Indonesia but have not been used to generate liquidity. Currently the Bank has encumbered assets in the form of BRI Bank Bonds (Environmentally Sound) amounting to IDR 200 billion.
- Currently, the Bank has assets deposited or committed with Bank Indonesia amounting to IDR 9.38 trillion including statutory reserves. These assets placed with Bank Indonesia consist of placements in rupiah amounting to IDR 8.72 trillion and placements in foreign currency amounting to IDR 664 billion. For placements in rupiah, government bonds (Investment) amounting to IDR 2.88 billion are not counted as HQLA because they do not meet the requirements for HQLA, as stipulated in POJK No. 19 of 2024 concerning OJK Regulation No. 42/POJK.03/2015 regarding the Liquidity Coverage Ratio (LCR) Requirement for Commercial Banks. Therefore, assets deposited or committed with Bank Indonesia that are counted as HQLA amount to only IDR 6.49 trillion.
- Unencumbered assets are assets that qualify as HQLA as stipulated in OJK Regulation No.19 of 2024 concerning amendments to OJK Regulation No.42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks. Currently the Bank has unencumbered assets of IDR 324 billion, in the form of Cash of IDR 145.79 billion, and Repo securities of IDR 178.97 billion.

Definition

Encumbered assets are bank assets that are restricted for liquidity purposes, legally and contractually by the Bank in the event of stress conditions. Encumbered assets do not include sets deposited or agreed upon with Bank Indonesia but not yet used to generate liquidity and aspects.

Unencumbered assets are assets that qualify as HQLA as referred to in the Financial Services Authority Regulation on the obligation to meet the liquidity coverage ratio for Commercial Banks.

Assets deposited or pledged with Bank Indonesia but not yet used to generate liquidity are as referred to in the Financial Services Authority Regulation on the obligation to meet the liquidity coverage ratio for Commercial Banks.





OPERATIONAL RISK

Operational Risk is the inadequacy and/or non-functioning of internal processes, human error, system failure, or external events that may disrupt the Bank's operations/business and/or cause losses to the Bank.

The implementation of operational risk management becomes very important in line with the increasing volume and complexity of the Bank's operations and business.

Operational risk management, among others, is carried out as follows:

- a. The readiness of human resources, systems and procedures, as well as IT infrastructure support, supports operational risk management in accordance with the bank's business plan in developing products that have the potential to expose it to operational risk. Fulfilling adequate human resource requirements through recruitment processes and improving the quality of human resources through training processes.
- b. Ensuring the availability of a Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) to mitigate operational risks from external disruptions to the Bank and conducting regular testing and evaluation to prepare for further mitigation measures necessary to maintain bank operations in the event of a disaster.
- c. Maintain and develop information technology security in electronic data processing, such as having emergency backup procedures that are tested regularly.
- d. Conducting reviews of each new product release and/or activity and its development in accordance with applicable regulations.
- e. Improving employee productivity through training and development, both internally and externally
- f. Ensuring that the Operational Management framework that is developed can effectively mitigate potential operational risks.
- g. Identifying and measuring operational risks inherent in all activities, and assessing the quality of controls in each line of business using the Operational Risk Self Assessment (ORSA) and Key Operational Risk Indicator (KORI) methods conducted by the Operational Risk Coordinator (ORISCO) in each function and branch office and supervised by the Risk Management Division.
- h. Ensuring that cybersecurity risk assessments have been carried out in accordance with regulatory requirements and that the necessary mitigations are in place to maintain the quality of the bank's cybersecurity resilience and security processes.
- i. Creating a culture and developing awareness of risks, including cyber security risks, by sharing knowledge/socialisation with all work units, either directly or indirectly, or through risk management coordinators in each work unit.
- j. Ensuring the adequacy of policies, guidelines, and Standard Operating Procedures for each work unit and division.
- k. Physical security for operational implementation with access restrictions as a restricted area
- l. Follow-up on the results of internal audits, external audits, anti-fraud audits, Financial Services Authority audits, and other authority audits.

Quantitative Disclosure of Operational Risk – Bank Individually

		31 December 2025
No.	Approach Used	Business Indicators (Average of last 3 years)
(1)	(2)	
	Components of Business Indicators (KIB)	96,518.68
	Internal Loss Multiplier Factor (FPKI)	1.00
	Minimum Operational Risk Capital (MMRO)	96,518.68
	RWA for Operational Risk	1,206,483.50

LEGAL RISK

Legal Risk is the risk resulting from legal claims and/or weaknesses in juridical aspects. Legal risk management is conducted jointly by the risk owner together with the Legal Division and the Credit Operation-Legal Credit Division along with its team, which is responsible for periodically reviewing contracts and agreements between the Bank and third parties and/or debtors to verify the validity of rights in contracts and agreements. Enhancing the understanding of Bank officers regarding legal regulations is crucial in fostering relationships with customers and other external parties.

Identification of Legal Risk is conducted based on factors causing the risk, including legal claims and weaknesses in juridical aspects inherent in the functional and operational activities of the Bank. Legal Risk measurement is carried out by the Risk Management Division together with the Legal Division. From this measurement, evaluation reports are obtained from individual legal case analyses regarding liabilities arising from legal claims. The measurement is based on the evaluation reports of individual legal cases regarding liabilities arising from legal claims and the quality of contract agreements.

Indicators/parameters used in measuring Legal Risk include potential losses due to legal claims, weaknesses in contracts due to non-compliance with the legal requirements of agreements, and changes in legal regulations causing Bank products to be inconsistent with existing provisions.

Monitoring of Legal Risk is conducted by the Risk Management Division together with the Legal Division by evaluating the effectiveness of policy implementation, procedures, and compliance with legal policies, regulations, and Bank limits provisions. Monitoring is periodically carried out for all Legal Risk positions. In implementing Legal Risk controls, the Legal Division provides legal input and recommendations to each division and periodically reviews cooperation agreements and contracts with counterparties.

REPUTATION RISK

Reputation Risk is the risk resulting from a decrease in stakeholder trust stemming from negative perceptions of the Bank.

The management of reputation risk is conducted jointly by the Corporate Secretary and the Division/Regional/Branches authorized and responsible for providing comprehensive information to customers and other stakeholders to control reputation risk. The Bank's Reputation Risk is managed by the Corporate Secretary Division, which handles Bank-related media coverage in both print and electronic media and coordinates with units managing customer complaints in accordance with OJK Regulation No. 22/2023

concerning Consumer Protection and Society in the Financial Services Sector.

Moreover, the Bank also enhances the quality of customer service by promptly addressing customer complaints and legal claims, applying transparency principles, and implementing appropriate communication policies to address negative news/publications or prevent counterproductive information.

Measurement of Reputation Risk is based on assessments of factors influencing the Bank's reputation, including customer complaints and negative media coverage about the Bank. To monitor Reputation Risk and ensure customer satisfaction, the Bank's Customer Service Unit (UP3N) functions to support service management and handle customer complaints at both Branch and Head Office levels. Additionally, Reputation Risk monitoring is also conducted by the Risk Management Division, which provides reminders and improvement recommendations to the Reputation Risk Management Division based on assessments of reputation risk profile parameters. In controlling Reputation Risk, the Corporate Secretary Division is responsible for implementing policies related to handling and resolving negative publicity or avoiding counterproductive information. For Reputation Risk control related to customer complaints, the Bank follows up on customer complaints and resolves them according to established SLAs.

STRATEGIC RISK

Strategic Risk is the risk arising from inaccuracies in making and/or implementing strategic decisions and failures to anticipate changes in the business environment.

In managing strategic risk, the Board of Directors establishes written strategic plans (corporate plans) and business plans and communicates them to the officials and/or employees of the Bank at every organizational level, then implements and monitors these plans. Monitoring of the bank's strategic plan achievements is conducted by the Assets Liability Management (ALM) Division, which is periodically reported to the Board of Directors.

Measurement of Strategic Risk is based on the Bank's performance achievements by comparing actual results with set targets. Monitoring is carried out by identifying the bank's weaknesses, strengths, and developments in the external conditions that may directly or indirectly affect the Bank's established strategy, ensuring that the strategy's determination considers its impact on the Bank's capital. Additionally, monitoring of risk exposure compared to the Bank's risk appetite and periodic monitoring of Strategic Risk Appetite and Risk Tolerance are conducted. The Risk Management Division monitors Strategic Risk by comparing targeted results with actual results, evaluating unit performance, and ensuring target objectives



are achieved. Control of Strategic Risk is conducted by analyzing the gap between actual reports and business plan targets and presenting necessary actions to the Board of Directors periodically.

COMPLIANCE RISK

Compliance Risk is the risk arising from the Bank's failure to comply with and/or implement regulations issued by the Financial Services Authority (OJK), Bank Indonesia, as well as prevailing laws and regulations.

Compliance risk is inherent in risks related to legal and regulatory requirements and other regulations, such as the Minimum Capital Adequacy Ratio (CAR), Net Open Position (NOP), Asset Provisioning (PPA), Quality of Productive Assets (QPA), and Maximum Credit Exposure (MCE). Compliance risk also relates to the implementation of Know Your Customer (KYC) principles, Employee, Anti Money Laundering (AML), Counter Terrorism Financing (CTF), and Prevention of Proliferation Financing of Weapons of Mass Destruction (PPFWMD), and Personal Data Protection. Compliance risk management is conducted as follows:

- a. Ensuring the adequacy of policies, guidelines, and procedures of each work unit and division.

- b. Creating a culture and fostering awareness of compliance risks through knowledge sharing/socialization of relevant regulations to all work units, both directly and indirectly, conveyed by the Compliance Division to each respective work unit.
- c. Enhancing the internal control function in each work unit or independent division and optimizing the implementation of compliance functions.
- d. Following up on the results of internal audit examinations, external audits, anti-fraud measures, Financial Services Authority inspections, and other regulatory examinations.

RISK PROFILE

The risk profile assessment includes evaluations of inherent risks and assessments of the quality of Risk Management implementation, reflecting the risk control system. The assessment is conducted on 8 (eight) risks: Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk, and Reputation Risk. The Bank manages risks on a bank-wide basis, as regulated by the Financial Services Authority (OJK) regarding the Implementation of Risk Management for Commercial Banks. Based on the self-assessment of the bank-wide risk profile as of December 2025, the Bank's risk profile rating is Low to Moderate, with the following details:

Measurement of the Bank's Risk Profile as of 31 December 2025 (as per the Bank's Risk Profile Report)

Risks Type	Inherent Risk Rating	Quality Rating in The Application of Risk Management	Rank Levels of Risk
Loan Risk	Low to Moderate	Satisfactory	Low to Moderate
Market Risk	Low to Moderate	Satisfactory	Low to Moderate
Liquidity Risk	Low	Satisfactory	Low
Operational Risk	Low to Moderate	Satisfactory	Low to Moderate
Legal Risk	Low to Moderate	Satisfactory	Low to Moderate
Strategic Risk	Low to Moderate	Satisfactory	Low to Moderate
Compliance Risk	Low to Moderate	Satisfactory	Low to Moderate
Reputation Risk	Low	Satisfactory	Low
Composite Rating	Low to Moderate	Satisfactory	Low to Moderate

According to the monitoring conducted on each of the main risk groups encountered by CCB Indonesia during 2025, the composite rating for the overall risk profile of the bank as of 31 December 2025, was at level 2 (Low to Moderate). This indicates that the Bank's risk management implementation across all areas has been effective, reflecting the Bank's robust condition and its capability to withstand significant adverse effects stemming from changes in business conditions and other external factors.



Financial Review

03

Songket Minangkabau

Songket Minangkabau is a stunning embodiment of noble customary values, meticulously woven from the finest silk. Every deeply meaningful motif and exquisite embroidery teaches enduring philosophies, notably humility and profound wisdom.

Revered as the “Queen of All Textiles” donning this songket immediately signifies both high social standing and exceptional artistic appreciation.



MANAGEMENT DISCUSSION AND ANALYSIS



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137 CHANGES IN
ACCOUNTING POLICIES

CCB Indonesia has consistently recorded asset growth while maintaining strong asset quality and capitalization. The Bank also continues to apply the principle of prudence in conducting its business, which is reflected in the strengthening of financial ratios, particularly in terms of profitability, efficiency, and asset quality.

The global economy is still slowing down amid increasing uncertainty. In the global financial markets, the scope for lowering the Fed Funds Rate (FFR) has been reduced, accompanied by high US Treasury yields in line with the large US fiscal deficit.

Global financial market uncertainty has also increased, mainly triggered by US reciprocal tariff policies and escalating geopolitical tensions. These developments have led to a strengthening of the US dollar index against advanced country currencies (DXY) and resulted in a slowdown in capital flows to emerging markets (EM).

Indonesia's economy remains strong with economic growth predicted to increase accompanied by continued macroeconomic stability. Based on data from the Central Statistics Agency, the overall economic growth of Indonesia in 2025 was 5.11%. In general, Indonesia's economic growth remains strong and needs to be further improved to match the capacity of the economy. Economic growth in the fourth quarter of 2025 is projected to be higher, supported by an increase in domestic demand in line with improving economic confidence and increased fiscal stimulus.



In addition, Indonesia's Balance of Payments (BOP) performance in the fourth quarter of 2025 improved, thereby supporting external resilience. The BOP in the fourth quarter of 2025 recorded a surplus of US\$6.1 billion.

Overall, in 2025, NPI developments indicate that the external sector remains resilient amid increasing global financial market uncertainty. The current account in 2025 recorded a controlled deficit of US\$1.5 billion (0.1% of GDP), lower than the 2024 deficit of US\$8.6 billion (0.6% of GDP). This development was influenced by an increase in the goods trade balance surplus in line with improved export performance, particularly in manufactured products.

Foreign exchange reserves increased from US\$155.7 billion at the end of December 2024 to US\$156.5 billion at the end of December 2025. These foreign exchange reserves are equivalent to 6.2 months of imports and government foreign debt, and are above the international adequacy standard of around 3 months of imports.

Consumer Price Index (CPI) inflation in 2025 will remain within the target range of $2.5 \pm 1\%$, with CPI inflation in December 2025 at 2.92% (yoy). Core inflation remained low at 2.38% (yoy), in line with economic growth that is still below capacity and supported by the consistency of Bank Indonesia's monetary policy interest rates in anchoring inflation expectations in line with its targets and imported inflation that remains under control. Inflation in the administered prices (AP) group remained low at 1.93% (yoy).

On the demand side, loan growth was supported by continued interest in the distribution of bank loans, the ongoing reallocation of liquid assets to loans by banks, and the availability of funding support from growth in third-party funds. On the supply side, loan growth was supported by sustained corporate performance amid limited household consumption.

Sumber: Bank Indonesia

Indonesian Government continues to take further policy measures needed to support the National Economic Recovery program by paying close attention to the dynamics of the global economy and financial markets and its impact on Indonesia's economic prospects from time to time to maintain macroeconomic and financial system stability, and accelerate national economic recovery.

FINANCIAL PERFORMANCE IN 2025 AND REALIZATION COMPARED TO THE BANK'S BUSINESS PLAN

In 2025, CCB Indonesia's financial performance showed a number of positive financial ratio indicators, particularly strong loan and funding growth, improved profitability and efficiency, as well as solid and optimized liquidity and capitalization. The Bank recorded a 2.2% increase in profit compared to the previous year. Similarly, other indicators such as loan quality and efficiency showed better performance compared to the previous year. CCB Indonesia continues

to drive the bank's intermediary function by paying close attention to its liquidity position.

Accelerating business development in the corporate banking segment, along with the retail segment, namely commercial banking and small and medium scale enterprises (SMEs), as well as consumer banking, taking into account the harmony of economic, social and environmental interests.

The Bank's policy direction is in line with government programs to finance infrastructure and support the development of the SME sector. The Bank consistently applies prudential principles and is selective in lending to maintain and improve asset quality.

Compared to the position at the end of 2024, there was an increase in the Bank's loans of IDR 2.9 trillion or 12.5% y-o-y to IDR 26.4 trillion at the end of 2025 from the Corporate, Commercial and SME segments despite a decline in Consumer.

Third Party Funds (DPK) increased by IDR 5.3 trillion or 22.7% y-o-y to IDR 28.7 trillion at the end of 2025, mainly from an increase in time deposits of IDR 2.8 trillion or 14.9% y-o-y to IDR 21.7 trillion while current accounts increased by IDR 1.7 trillion or 52.4% y-o-y to IDR 5.0 trillion. The Bank manages to improve the effectiveness of its intermediary function by optimizing the Loan to Deposits Ratio (LDR).

Total Assets reached IDR 38.1 trillion at the end of 2025, an increase of IDR 4.5 trillion or 13.5% y-o-y reflected in productive assets such as placements with Bank Indonesia and other banks of IDR 1.5 trillion which decreased compared to the end of 2024, as well as an increase in loans of IDR 2.9 trillion.

The liquidity ratio (LDR) increased from 100.46% at the end of 2024 to 92.12% at the end of 2025 in line with the Bank's policy to encourage the Bank's intermediary function. The strong liquidity position is reflected in the LCR (Liquidity Coverage Ratio) at 159.22% and NSFR (Net Stable Funding Ratio) at 116.31% at the end of 2025, above the minimum level set by the regulator of 100%.

The Bank recorded a profit before tax of IDR 393.2 billion, an increase of IDR 10.9 billion or 2.9% y-o-y from last year. The increase was partly derived from loan interest income which increased by IDR 38.4 billion, despite an increase in interest expense to third parties of IDR 56.6 billion. On the other hand, there was a decrease in allowance for impairment losses (CKPN) of IDR 57.2 billion compared to the previous year, while loan quality improved, the gross NPL ratio from 2.12% at the end of 2024 to 1.53% at the end of 2025.

Profit after tax for the year 2025 was IDR 301.9 billion which increased the Bank's capital organically in anticipation of asset growth. The Bank recorded a Capital Adequacy Ratio (CAR) of 29.48% at the end of 2025, a decrease compared to the previous year of 30.72%, in line with the increase in loan in 2024. The Bank's Tier 1 Capital at the end of 2025 of IDR 6.4 trillion or an increase of IDR 500 billion compared to the end of 2024 of IDR 6.1 trillion.

During 2025 the Bank remains focused on implementing its short and medium term plans which direct strategic policies on business improvement, implementation of good corporate governance, development of IT systems, encouraging process effectiveness and cost efficiency, as well as improving the professionalism and competence of human capital. The Bank's policy direction is in line with government programs in terms of financing for infrastructure and supporting the development of SME sector.

INCOME STATEMENT

Net Interest Income

Interest income increased by IDR 38.4 billion or 1.8% to IDR 2,180 billion in 2024 compared to the previous year of IDR 2,142 billion due to an increase in loans.

Meanwhile, interest expense increased by IDR 82.5 billion or 7.0% to IDR 1,179.4 billion in 2025 compared to the previous year. The increase in interest expense was due to the increase in the collection of third-party funds in 2025.

Thus, net interest income in 2025 amounted to IDR 951.7 billion, higher than the previous year of IDR 995.8 billion. The realization of net interest income was below the bank's business plan (RBB) of IDR 1,339.8 billion, resulting in a realization of NIM of 3.02%, lower than the initial plan of 3.20%.

Description of Interest Incomes

Description	(in million IDR)	
	2025	2024
Loans	1,737,694	1,714,467
Marketable Securities	382,681	368,443
Placement in Other Banks	18,910	45,862
Other	41,093	13,168
Total	2,180,378	2,141,940

Description of Interest Expense

Description	(in million IDR)	
	2025	2024
Current Accounts	112,328	87,419
Time Deposits	909,299	882,140
Saving Accounts	24,090	19,559
Interbank	45,991	69,565
Other	135,901	87,407
Total	1,228,609	1,146,130





Other Operating Incomes

Other Operating Income in 2025 amounted to IDR 74.7 billion, decreased IDR 16 billion compared to 2024 of IDR 90.7 billion.

Other Operating Expenses

Other Operating Expenses in 2025 amounted to IDR 539 billion, a decrease of 2.8% or IDR 14.9 billion compared to the previous year. Several components with realization above the bank's business plan, including Other Operating Expenses by 49.5% or IDR 266.7 billion. Labor Expenses were lower by 1.7% or IDR 5.2 billion.

Allowance for impairment losses (CKPN)/Impairment

Provision for impairment losses in 2025 amounted to IDR 101.1 billion, a decrease of 36.1% or IDR 57.2 billion compared to the previous year, in line with the improvement in loan quality with gross NPL ratio from 2.12% at the end of 2024 to 1.53% at the end of 2025. Compared to the bank's business plan, the realization of provision for impairment losses was lower than the bank's business plan by 36.5% or IDR 58.1 billion.

Profit Before Tax

Profit before tax expense amounted to IDR 393.2 billion, an increase of IDR 10.9 billion or 2.8% y-o-y from last year. Compared to the bank's business plan (RBB), the achievement of Profit Before Tax was slightly below the target by 0.8% or IDR 3.2 billion.

Net Profit

Net Profit in 2025 was recorded at IDR 301.9 billion, an increase of 2.2% or IDR 6.5 billion compared to the previous year, and above the bank's business plan target by 0.2% or IDR 0.7 billion.

BALANCE SHEET

Total Asset

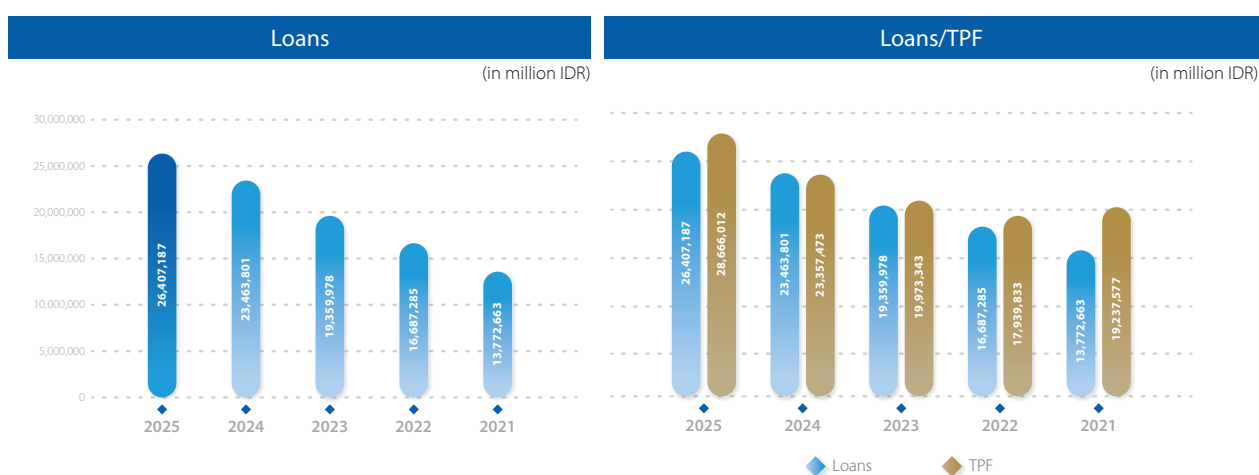
The Bank's total assets as of December 2025 amounted to IDR 38.1 trillion, an increase of 13.5% y-o-y or IDR 4.5 billion. The increase in total assets was reflected by an increase in placements in marketable securities of IDR 1.2 trillion, and an increase in deposits of IDR 5.3 trillion. Compared to the business plan, the Bank's total asset realization was above target by 4.7%.

Equity

Total Equity reached IDR 7.1 trillion at the end of 2025, an increase compared to the position at the end of 2024.

Loans Disbursed

Achieved loans of IDR 26.4 trillion by year-end 2025, an increase of 12.5% or IDR 2.9 trillion compared to the end of 2024, below the bank's business plan target of IDR 625 billion which was partly related to a number of project financing disbursements. Loan quality improved with gross NPL ratio declining to 1.53% from 2.12% previously. While on a net basis, the NPL ratio increased to 1.15% compared to the previous year end of 0.82%.



FINANCIAL REVIEW

MANAGEMENT DISCUSSION AND ANALYSIS

Third Party Funds

Third Party Funds at the end of 2025 reached IDR 28.7 trillion, an increase of 22.7% or IDR 5.3 trillion compared to the end of 2024, above the bank's business plan of 3.7%. The Bank seeks to improve the effectiveness of its intermediary function by optimizing LDR.

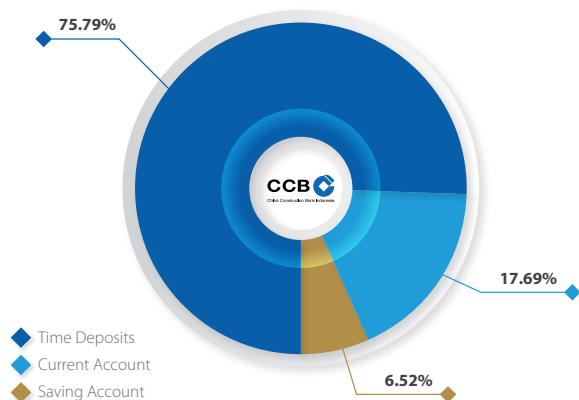
Current accounts at the end of 2025 reached IDR 5.1 trillion, an increase of 26.5% or IDR 1.1 trillion from the end of 2024 position. Savings at the end of 2025 reached IDR 1.9 trillion with an increase of 60.5% or IDR 704 billion from the position in 2024. Time deposits at the end of 2025 reached IDR 21.7 trillion, up 19.5% or IDR 3.5 trillion from the end of 2024 and above the bank's business plan of 3.8%. Current Account Saving Account (CASA) ratio was 24.21% at the end of December 2025, increased from 22.15% at the end of 2024.

Savings are still being continuously developed by the Bank to meet the transaction needs of individual, SME and corporate customers in order to compete more competitively.

The level of customer confidence in the Bank is also well maintained, reflected in the good growth of time deposits with reasonable interest rates.

		(in million IDR)	
Description	2025	2024	
Current Account	5,070,630	4,009,871	
Saving Account	1,868,753	1,164,249	
Time Deposits	21,726,629	18,183,353	
Total	28,666,012	23,357,473	

TPF



TPF and LDR

(in million IDR)



FINANCIAL RATIOS

Capital Adequacy Ratio

The Capital Adequacy Ratio (CAR) at the end of 2025 amounted to 29.48% or decreased compared to the position at the end of 2024 of 30.72% due to an increase in credit risk-weighted assets.

Non-Performing Loan Ratio

The gross NPL ratio decreased to 1.53% at the end of 2025 compared to the end of 2024 position of 2.12% and below the bank's business plan of 2.35%. Meanwhile, the net NPL ratio increased to 1.15% compared to 0.82% at the end of last year.

Return on Assets

The Return on Assets (ROA) ratio at the end of December 2025 was 1.15%, lower than the positions of the end of 2024 at 1.22%, and higher than the bank's business plan of 1.16%.

Return on Equity

The Return on Equity (ROE) in 2025 of 4.74% has decreased compared to the previous year of 4.78% and higher than the target of 4.67%. This is related to profit after tax which is slightly greater than the bank's business plan.

Net Interest Margin

NIM ratio in 2025 of 3.02% decreased compared to the previous year of 3.50% and lower than the bank's business plan target of 3.20%, due to a decrease in interest expense on Third Party Funds.

Expense to Income Ratio

BOPO ratio in 2025 was 83.18%, down from 83.39% in the previous year. Compared to the ratio targeted in the bank's business plan of 83.78%, the BOPO realization in 2025 was lower due to a decrease in interest expenses.

Loan to Deposit Ratio

Loan to Deposit Ratio (LDR) position at the end of December 2025 was 92.12%, lower than the end of 2024 position of 100.46% and also lower than the bank's business plan target of 97.79%.

The Bank strives to improve the effectiveness of its intermediary function by optimizing LDR, while maintaining liquidity at a safe level, with LCR (Liquidity Coverage Ratio) of 159.22% and NSFR (Net Stable Funding Ratio) of 116.31% at the end of 2025, above the minimum level set by the regulator of 100%.



Cash Flow Development

Description	31 December 2025	31 December 2024
Operating Cash before Changes in Operating Assets and Liabilities	458,062	459,664
Net Cash from (Used for) Operating Activities	1,980,369	2,470,595
Net Cash from (Used for) Investing Activities	(1,267,095)	(2,298,583)
Net Cash from Financing Activities	(496,864)	4,994
Net Increase in Cash and Cash Equivalents	216,410	177,006
Cash and Early Year Cash Equivalents	2,163,558	1,949,662
Effect of Changes in Foreign Currency	(11,768)	36,890
Cash and End of Year Cash Equivalents	2,368,200	2,163,558

Cash Flow from Operating Activities

Net cash flows from operating activities amounted to a deficit of IDR 1,980,369 billion with the largest gain coming from a decrease in interest income, fees and commissions, other operating income, increase in receivables from securities purchased under resale agreements, decrease in derivative liabilities, increase in acceptance liabilities, increase in other liabilities, increase in deposits of third party funds. While its use from the side of operating activities for payment of interest and other financial expenses, payment of general and administrative expenses, labor costs, payment of income taxes, purchase of securities for sale, increase in acceptance bills, payment of other expenses and payment of debts.

Cash Flow from Investing Activities

In 2025, cash outflows from investing activities for the acquisition of fixed assets amounted to IDR 15 billion and the purchase of marketable securities amounted to IDR 1.3 trillion, while cash inflows included proceeds from the sale of foreclosed collateral and fixed assets amounting to IDR 2.5 billion. Therefore, the net cash flow from investing activities was a deficit of IDR 1.2 trillion.

Material Commitments for Investment in Capital Goods

Details of the Company's capital expenditures are as follows:

Description	31 December 2025	31 December 2024
Land	-	-
Building	-	-
Asset Repairment	-	2,394
Office Inventories	8,992	13,470
Car	2,246	84
Assets under Construction	3,890	6,394
Total	15,128	22,342

Sources of funds used for capital expenditures come from internal sources. Historically, the Bank has a good level of leverage and was able to finance capital expenditures.

The Company's capital expenditures are mostly aimed at strengthening the Company's operations in order to support the Company's operational and financial performance. The purchase of capital goods to the Company's performance affects the ability of the Company's infrastructure to handle fast-growing and high operational activities, as well as meeting the needs of increasingly complex, online and timely regulatory reporting, the ability to fulfill statistical data for risk management reporting and management of the Company.



OPERATIONAL REVIEW PER BUSINESS SEGMENT

Funding

To improve its performance in achieving third party funds throughout 2025, the Bank implemented a number of initiatives including:

1. To increase CASA, CCB Indonesia has consistently developed information technology systems, especially electronic delivery channels.
2. In the effort to increase total current accounts, working with corporate customers to increase the volume of business and transactions in the Bank, by requiring them to use their account at CCB Indonesia as the main corporate account.
3. Time deposits are maintained proportionally by setting a competitive interest rate policy within reasonable limits.

(in million IDR)

Product	December 2025	December 2024	Growth	Percentage
Current Account	5,070,630	4,009,871	1,060,759	26.45%
Saving Account	1,868,753	1,164,249	704,504	60.51%
Time Deposit	21,726,629	18,183,353	3,543,276	19.49%
Total	28,666,012	23,357,473	5,308,539	22.73%

Corporate Banking

(in million IDR)

Corporate	December 2025	December 2024	Growth	%
Total Corporate Loan	14,449,998	11,875,040	2,574,958	21.68%

Loan disbursements in the Corporate Banking segment in 2025 increased quite significantly in line with the increased utilization of working capital facilities and project financing. By prioritizing prudence and thorough analysis, the quality of loan assets can still be maintained well.

The realization of loan disbursement from the Corporate Banking segment until the end of 2025 reached IDR 14.4 trillion or an increase of IDR 2.5 trillion from the position at the end of 2024.

The highest Corporate Banking loan disbursement industry sector is in the manufacturing sector at 41.94% of the current Corporate Banking portfolio, followed by financing at 15.48%, power plant, water treatment and infrastructure at 12.10%, construction at 11.43%, mining and large excavation at 5.41%, and others at 13.64%.

Commercial Loans

In 2025, the loan portfolio of the commercial loan segment also showed an increase, while still adhering to prudent and conservative principles.

(in million IDR)

Financing Type	December 2025	December 2024	Growth	%
Working Capital	5,609,586	5,445,457	164,129	3.01%
Investment	4,111,744	3,773,730	338,014	8.96%
Total Commercial Loan	9,721,330	9,219,188	502,143	5.45%

Small Business Segment (SME)

In 2025, lending to the small business segment was consolidated, and decreased compared to the previous year, while still maintain credit quality.

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(in million IDR)

SME	December 2025	December 2024	Growth	%
Total SME Loan	980,632	939,281	41,351	4.4%

Consumer Loans

To increase the consumer lending portfolio, especially Home Ownership Loans, the Bank continues the initiative of collaborative programs with large developers, holding virtual customer gatherings during the pandemic, providing rewards programs, both internal and external, holding attractive marketing programs, and other promotional media, by utilizing websites and media for marketing expansion. Consumer loans experienced growth compared to the previous year.

(in million IDR)

Product	December 2025	December 2024	Growth	%
Primary Mortgage	775,721	916,333	(140,612)	-15.34%
Secondary Mortgage	295,353	337,402	(42,049)	-12.46%
Other Mortgage	174,501	161,461	13,040	86.39%
Other Products	9,651	15,095	(5,444)	-36.06%
Total Consumer Loans	1,255,226	1,430,292	(175,066)	-12.23%

Public Offering

During the fiscal year 2025, the Company did not hold any Public Offering, hence no information needs to be disclosed.

Material Transaction

During the fiscal year 2025, there was no Material Transactions in accordance with applicable regulations, hence there was no information that needs to be disclosed.

Business Outlook

Indonesia's economic growth in 2026 is predicted to remain strong and tend to increase, supported by solid domestic demand, particularly from household consumption and investment. Domestic demand remains the main driver of economic growth, mainly through stable public consumption and increased investment. Investment is expected to continue to increase in line with the ongoing development of various National Strategic Programs (PSN), including the construction of the Capital City of Nusantara (IKN) and other infrastructure projects. In addition, improved business prospects and increased Foreign Direct Investment (FDI) flows are also driving investment activity in various sectors.

On the other hand, export performance still faces challenges due to global economic uncertainty and commodity price fluctuations. The economic slowdown in several major trading partner countries has caused Indonesia's export growth to remain weak, although it continues to contribute to the national economy. To maintain economic growth momentum, Bank Indonesia continues to strengthen policy synergy with the government through a combination of fiscal stimulus and macroprudential policies. These efforts are aimed at boosting economic activity, particularly from the domestic demand side, as well as maintaining macroeconomic stability.

Banking intermediation in 2026 is predicted to continue to increase in line with the recovery of economic activity and increased demand for loans from households and the business sector. The resilience of the financial system, particularly the banking sector, remains intact with strong capitalization and adequate liquidity.

The government is targeting Indonesia's economic growth in 2026 at 5.4% in the 2026 State Budget Plan (RAPBN), while Bank Indonesia (BI) projects a range of 4.7% to 5.5% (midpoint 5.3%). This government target is supported by optimism regarding global economic recovery and domestic policies, but challenges such as geopolitical uncertainty and moderation in US and Chinese growth are factors that need to be considered.

Inflation in 2025 and 2026 will remain low at 2.51%. Core inflation is expected to remain low in line with inflation expectations anchored



within the target range, substantial economic capacity, controlled imported inflation, and the positive impact of digitalization.

Moving forward, banking intermediation in 2025–2026 is predicted to remain stable, supported by domestic economic growth prospects, financial system resilience, and stable inflation and exchange rates. Credit growth is predicted to reach 8–11% in 2025 and increase again in 2026.

The challenges faced by CCB Indonesia are mainly the level of competition in the banking industry which is getting tougher, both on the asset and liability side, including margin spreads. The Bank continues to prudently set interest rates at competitive and reasonable levels. Global economic uncertainty, especially due to rising inflation and interest rates, has the potential to slow economic growth and asset quality related to the ability of customers to fulfill their obligations.

With the considerable experience of CCB Corporation in the infrastructure sector, CCB Indonesia is optimistic to grow and develop and contribute to the development of Indonesia, especially in the infrastructure sector. CCB Corporation as the majority shareholder is committed to the development of CCB Indonesia, both through strong capital support, as well as the transfer of business knowledge, improved compliance and risk management and information technology and operational support.

Marketing Strategy

With the potential growth of the Indonesian economy and the potential for good business growth in Indonesia, the Bank develops a realistic business strategy by taking into account various factors.

CCB Indonesia sharpened its fund disbursement strategy while adhering to prudent and conservative principles, especially in terms of lending to the corporate banking segment, the retail sector, namely commercial and small and medium scale enterprises (SMEs), and consumer banking.

In addition, secondary reserve management in securities and interbank placements. In developing bank activities, as an alternative investment instrument and other sources of income for the Bank, such as placement in securities such as Bank Indonesia Certificates, Government Securities, Retail Sukuk, corporate bonds, by paying attention to the yield obtained, tenor and security, and maximizing the return on bank investment in securities.

Lending will be distributed to commercial loans for working capital and investment financing, as well as consumer loans. For the effectiveness of lending, the Bank will continue to adhere to prudential banking principles and maintain loan quality.

In terms of pricing, the Bank offers competitive rates to penetrate the market. Each branch office monitors and provides information on prevailing interest rates in the local area. Loan processing is expedited through the application of the integrated Loan Originating System (LOS), and conservative and prudential banking principles are the main guidelines.

The quality of loans disbursed, both new, additional, and ongoing loans, is properly monitored and evaluated utilizing Post-loan Monitoring Management.

The disbursement of new quality loans is intended to achieve the loan growth target in 2025 and improve the Bank's profitability.

Meanwhile, the growth of third party funds (TPF) will be carried out in line with the growth of lending, by maintaining the Loan to Deposits Ratio position in accordance with management policy.

The target of fund raising is to gradually increase the portion of the portfolio of more efficient sources of funds, namely Savings and Current Accounts, with wider customer diversification and not relying on a certain group of customers. This increase in CASA is to minimize costs, but keep the funding position under control, so that the liquidity position is maintained and the acquisition of better spread margins.

The fierce competition in the banking sector for TPF does not solely depend on the number of office networks, but also on the reliability of technology such as internet and mobile banking. CCB Indonesia has consistently developed information system technology; internet banking has been gradually implemented in the previous years and has been able to serve corporate and individual customers.

In 2026, continue to develop technology that leads to digital banking, for the convenience and comfort of customers, especially current and savings customers. Development of innovative products to encourage the collection of funds to increase CASA through attractive promo programs.

Meanwhile, time deposits products as the foundation of bank funds are maintained proportionally with the establishment of competitive interest rate policies within reasonable limits.

Public trust needs to be enhanced with sound and transparent bank management (good corporate governance) and excellent service quality, attractive customer choice products, and competitive interest rate policies. With CCB Corporation as the controller, it is expected to further strengthen public confidence in CCB Indonesia.

Target / Projection for the coming year

CCB Indonesia is carefully planning its future strategic initiatives geared towards:

1. Strengthening credit policies in line with national economic priorities, optimizing productive assets, increasing the portion of corporate loan with a stable and rapid distribution of commercial and SME loans, and strengthening inclusive and retail services with due regard to economic, social, and environmental aspects.
2. Broaden funding channels, expand low cost CASA and core deposits; as well as maintain and improve Net Interest Margin (NIM).
3. Strengthening strategic customer acquisition, particularly from China; optimizing the contribution of existing customers; expanding the product portfolio based on customer needs; and increasing competitiveness by strengthening cross-border and digital capabilities.

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4. Ensuring sufficient CAR and liquidity for further business development.
5. Continuing to consistently improve the implementation of Good Corporate Governance (GCG); and enhancing the risk management system to a more advanced level by strengthening the foundation of risk control and asset quality management, as well as prioritizing risk mitigation and strengthening collaboration among the three lines of defense.
6. Improving business effectiveness includes enhancing service capabilities, along with deepening comprehensive cost management, and enhancing management efficiency.
7. Optimize branch network for better coverage and efficiency, in line with the increase in digital channel transaction share and enhance service delivery.
8. Continuous development of human capital to improve competence and professionalism, including strengthening succession planning and build a strong talent pipeline.
9. Strengthening IT system and infrastructure to increase security, effectiveness, efficiency, and business capabilities of the Bank. Development and utilization of technology to manage risk, facilitate control, AML and anti-fraud functions, as well as product and service development

For financial projections in 2026, the target for Profit After Tax in 2026 of IDR 311.3 billion. If compared to the actual Profit After Tax at the end of 2025, there is an increase of around 3.1% (yoy). Meanwhile, the projected Total Loans at the end of 2026 of IDR 30.4 trillion, an increase of 15.2% compared to the end of 2025. The target for Third Party Funds of IDR 31.1 trillion, an increase of 9.0% compared to the end of 2025. Similarly, the projected Total Assets at the end of 2026 are IDR 40.5 trillion, an increase of 6.4% compared to the end of 2025.

The above profit components include interest income of IDR 2.8 trillion, consisting of rupiah interest income of Rp 1.7 trillion and foreign currency interest income of IDR 497 billion. This projection is expected to be achieved by the end of 2026, assuming that business volume reaches the set target.

Loans are targeted to increase by 15.2% compared to the end of 2025, Third Party Funds are projected with the growth of 9.0%, while Total Assets are projected to increase by 6.4%, if compared to the end of 2025. Profit after tax is targeted at IDR 311 billion or an increase of 3.1% compared to the end of 2025.

Projected financial ratios for 2026 include: gross NPL ratio of 1.91%, net NPL ratio of 1.16%; CAR of 27.75%; LDR of 97.72%; NIM of 3.16%; ROA of 1.05% and ROE of 4.65%. In developing business volume, the Bank always adheres to the precautionary principle.

Capital Plan

CCB Indonesia always ensures adequate Minimum Capital Adequacy Requirements (KPMM) / Capital Adequacy Ratio (CAR) by taking into account risk profiles and plans for productive asset growth / business development.

The Bank conservatively maintains capital ratios in accordance with applicable regulations. CAR is maintained at a safe level, taking into account capital add on according to risk profile assessment, as well as capital buffer in accordance with Basel III implementation. CAR is projected to be 27.75% by the end of 2026 and total core capital is projected to be IDR 6.80 trillion by the end of 2026.

Organic capital raising is also underway through the earnings of CCB Indonesia in the coming years. The Bank also seeks to drive revenue growth through fee-based income, in addition to interest income.

The Bank carefully considers the various uncertainties that may occur, i.e. considers the potential impact of changes in the macroeconomic, market environment, regulatory policies, asset quality, and business development on capital requirements and availability, as well as reflects them in capital raising arrangements and capital management measures. The Bank conducts stress testing using ICAAP on capital adequacy in anticipation of risks.

Dividend Policy

All issued shares of the Company shall have the same and equal rights in all respects with existing shareholders, including the right to dividends, in accordance with the provisions of the Company's Articles of Association and prevailing laws and regulations.

The amount of cash dividend payment will be adjusted based on the profit earned by the Company in the relevant fiscal year, without prejudice to the right of the Company's GMS to determine otherwise in accordance with the provisions of the Company's Articles of Association and the prevailing laws and regulations in the banking sector.

The Company's management plans to distribute dividends if there is a cash surplus from operating activities after the funds are set aside for reserve funds, financing activities, capital expenditure plans and working capital of the Company, amounting to a maximum of 20% (twenty percent) of the Company's consolidated net profit, for each year. While at least 80% (eighty percent) will be used to strengthen the Company's capital. However, if necessary, from time to time the Company may not distribute dividends to the Company's Shareholders. Since the Initial Public Offering in June 2007, the Company has never paid dividends. There are no negative covenants in relation to third party restrictions on the distribution of dividends. In the last 2 (two) years, the Bank has not paid dividends, as profit generation is still prioritized to strengthen the capital structure.

Additional Information

There is no material information, regarding investment, expansion, divestment, business merger / consolidation, acquisition, debt/ capital restructuring, and transactions containing conflict of interest, which occurred in the fiscal year 2025.



Transactions with Related Parties

In carrying out its business activities, the Company also conducts certain transactions with related parties. There are no transactions with related parties either directly or indirectly related to the Company's main business activities, which are defined as conflict of interest transactions based on BAPEPAM-LK regulation No. IX.E.1 "Conflict of Interest". In this financial report, the term related party is in accordance with PSAK No. 7 (Revised 2010) concerning "Disclosure of Related Parties".

The following is the table of Provision of Funds to Related Parties at the end of 2025.

Description	Balance as of 31 December 2025 (in million IDR)	Condition and Treatment of the transaction
Board of Commissioners, Directors, Executive Officers and Key Employees	4,211	In accordance with applicable procedures. There is no preferential treatment.
Accrued interest income	9	In accordance with applicable procedures. There is no preferential treatment.
Total	4,220	

Performance Review Per Business Segment from Revenue and Profitability

31 Desember/31 December 2025

	Kredit <i>Loans</i>	Treasuri <i>Treasury</i>	Ekspor-impor <i>Trade finance</i>	Pendapatan dan beban yang tidak dapat dialokasi <i>Unallocated income and expenses</i>	Total	
Pendapatan						Income
Pendapatan bunga	1,737,694	442,685	-	-	2,180,379	Interest income
Pendapatan lainnya	-	2,328	13,099	118,710	134,137	Other income
Jumlah pendapatan	1,737,694	445,013	13,099	118,710	2,314,516	Total income
Beban						Expenses
Beban bunga	-	(60,406)	-	(1,168,203)	(1,228,609)	Interest expenses
Beban lainnya	-	-	-	(692,748)	(692,748)	Other expenses
Jumlah beban	-	(60,406)	-	(1,860,951)	(1,921,357)	Total expenses
Segmen - neto	1,737,694	384,607	13,099	(1,742,241)		Segment - net
Laba sebelum beban pajak					393,159	Income before tax expense
Beban pajak					(91,211)	Tax expense
Laba tahun berjalan					301,948	Income for the year
Aset segmen	26,138,582	10,291,196	-	1,653,931	38,083,709	Segment assets
Liabilitas segmen		(1,693,642)	(2,115)	(29,242,434)	(30,938,191)	Segment liabilities
Segmen - neto	26,138,582	8,597,554	(2,115)	(27,588,503)	7,145,518	Segment - net

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Prime Lending Rate

All Commercial Banks conducting conventional business activities have an obligation to report and publish the Prime Lending Rate (SBDK) in Rupiah currency as stipulated in OJK Regulation No.37/POJK.03/2019 concerning Transparency and Publication of Bank Reports and OJK Circular Letter No.9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

The reporting and publication of Prime Lending Rate is one of the efforts taken by the Bank to provide clarity to customers and facilitate customers in weighing the benefits, costs and risks of credit offered. In addition, the Prime Lending Rate is also an effort to improve good governance and encourage healthy competition in the banking industry, among others, through the creation of better market discipline.

The Bank uses the Prime Lending Rate as an indicator of the amount of credit interest rates that will be charged to customers so that CCB Indonesia constantly updates the Prime Lending Rate in accordance with the movement of the BI 7-Day Reverse Repo Rate set by Bank Indonesia. The Prime Lending Rate calculation considers 3 (three) components, namely the Cost of Funds for Credit (HPDK) arising from customer fund raising activities, operational expenses incurred for fund

raising and lending activities and the profit margin component set by the Bank in lending activities. For the record, the calculation of SBDK does not take into account the risk premium component of the debtor, the amount of which depends on the assessment of the risk of each debtor. Therefore, the amount of credit interest rate charged to debtors is not necessarily the same as the Prime Lending Rate.

CCB Indonesia has an obligation to report the calculation of the Prime Lending Rate to OJK on a monthly and periodic basis and to publish it in the wider media. Prime Lending Rate calculation applies to corporate loans, retail loans and consumer loans (mortgage and non-mortgage). The classification of corporate loans, retail loans and consumer loans (mortgages and non-mortgages) is based on internal criteria used by the Bank.

In determining the Prime Lending Rate (Prime Lending Rate), CCB Indonesia considers the compatibility of the Prime Lending Rate movement with regulatory policies, trends in the movement of the BI 7-Day Reverse Repo Rate and average market interest rates. In addition, operational costs and cost of funds at the Bank are also important factors for CCB Indonesia in determining the Prime Lending Rate to remain competitive in the market. The Prime Lending Rate for 2025 is as follows:

	Prime Lending Rate by Credit Segmentation				
	Loans		Consumer Loans		BI 7DRR
	Corporate	Retail	Mortgage	Non-Mortgage	
2025					
March	8.17%	8.38%	8.37%	8.70%	5.75%
June	8.33%	8.53%	8.56%	9.15%	5.50%
September	8.36%	8.82%	8.84%	9.92%	4.75%
December	8.24%	8.45%	8.60%	9.85%	4.75%
2024					
March	8.69%	8.82%	8.82%	9.11%	6.00%
June	8.33%	8.53%	8.56%	9.15%	6.25%
September	8.36%	8.82%	8.84%	9.92%	6.00%
December	8.24%	8.45%	8.60%	9.85%	6.00%

CCB Indonesia categorizes loans for the calculation of Prime Lending Rate based on business segments as follows:

1. Corporate loans which are loans granted to Corporate Banking and High-End Commercial customers;
2. Retail loans which include loans granted to Small and Medium Enterprise Commercial Banking customers;
3. Mortgage consumption;
4. Non-mortgage consumption loans (Multipurpose).

Information on the Prime Lending Rate applicable at any time can be seen in the publications at each branch office and/or CCB Indonesia website (<https://bankccbi.co.id/en/prime-lending-rate>).

Capital Structure

Description	Nominal value of IDR 100 per share	
	Number of Shares	Nominal Amount
Authorized Capital	60,000,000,000	IDR 6,000,000,000,000
Total Issued and Fully Paid-up Capital	37,919,730,514	IDR 3,791,973,051,400
Number of Shares in Portfolio	22,080,269,486	IDR 2,208,026,948,600



CCB Indonesia's policy on determining capital adequacy, covering both tier-one core capital and total capital. The capital adequacy target must be set primarily based on:

- Continuing to meet applicable regulatory requirements and having adequate capital buffers based on applicable regulatory requirements.
- Considering internal capital adequacy assessments by taking into account the results of risk assessments, including stress tests (in this case, using the internal capital adequacy assessment process (ICAAP)).
- Reviewing the availability of capital to support the Bank's business strategy and growth, which provides a level of return that meets the expectations of shareholders.
- Refer to capital adequacy among other comparable banks (peer banks) in Indonesia.

Changes in Laws and Regulations and Accounting Policies

The business activities carried out by the Bank are regulated by a series of policies set by the Financial Services Authority, Bank Indonesia and other Indonesian laws and regulations. In addition, the Bank's business activities and business development are also affected by a series of policies, the results of operational conditions and financial conditions. Some of the changes in laws and regulations that occurred throughout 2025 that had a significant impact on CCB Indonesia are as follows:

Table of Changes in Law & Legislation:

No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
1	OJK Circular Letter Number 18/SEOJK.08/2024 (Publication on the OJK website in early 2025)	Self-Assessment of Compliance with Consumer and Public Protection Provisions in the Financial Services Sector	- Financial Services Business Actors (PUJK) conduct a Self-Assessment of Compliance with Consumer and Public Protection Provisions in the financial services sector and submit a Self-Assessment report to the Financial Services Authority. - PUJK identifies, measures, and analyzes the Self-Assessment adequately and in accordance with actual conditions. - PUJK submits a Self-Assessment report to the Financial Services Authority annually, no later than 30 September of the current year. - PUJK appoints a member of the board of directors to be responsible for the preparation and presentation of the Self-Assessment report in accordance with PUJK's internal policies.	The Bank submitted its final Self-Assessment report on 22 September 2024 through the OJK's SIPEDULI platform.
2	OJK Circular Letter Number 18/SEOJK.08/2024 (Publication on the OJK website in early 2025)	Management of Perpetrator Track Record Information through the Perpetrator Information System in the Financial Services Sector	- Access Rights - To obtain Track Records, Users must first: fulfill their anti-fraud strategy reporting obligations; and - submit an Access Rights registration to the Financial Services Authority electronically through the Financial Services Authority's licensing system. - Access Rights registration is carried out by submitting an application complete with the following information: - User name; - Name of Access Rights holder; - National Identification Number of Access Rights holder; and - User statement signed by the User's board of directors or an equivalent board of directors. - Users are required to have and implement policies and procedures related to SIPELAKU, which at least include: - Authority and responsibilities of Access Rights holders to request and receive Track Records; - Procedures for requesting Track Records from SIPELAKU and ensuring their use; - administration of requests for Track Records obtained from SIPELAKU and supporting documents; - security of Track Records; and - destruction of Track Records obtained from SIPELAKU. - Any party with Access Rights and/or obtaining Track Records is prohibited from distributing the Track Records obtained to parties other than those specified in the policies and procedures, including processed data and/or information. - Users are required to conduct an internal audit of SIPELAKU usage at least once a year.	The Bank, through the Anti-Fraud Unit, will coordinate with the Corporate Secretary to submit Access Rights registration to the Financial Services Authority electronically through the Financial Services Authority's licensing system, as access rights registration can only be done through users of the OJK's SPRINT (Integrated Licensing and Registration System) application. Internal provisions and regulations related to the SIPELAKU system are still being drafted.

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No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
3	OJK Regulation Number 31 of 2024 (Publication on the OJK website in early 2025)	Written Orders	- Financial Services Institutions (FSI) and/or Certain Parties receiving Written Orders must submit an action plan and a progress report on the implementation of the action plan to the Financial Services Authority. - Financial Services Institutions (FSI) and/or Certain Parties must submit a report on the fulfillment of the Written Order to the Financial Services Authority no later than 2 (two) business days after the Written Order is fulfilled. - Financial Services Institutions (FSI) and/or Certain Parties must submit: - an action plan and a progress report on the implementation of the action plan; and/or - a report on the fulfillment of the Written Order, to the Financial Services Authority. - Submission to the Financial Services Authority is made through the Financial Services Authority's reporting system in accordance with statutory provisions or in another form tailored to the Financial Services Authority's supervisory needs.	In the event the Bank receives a Written Order from the OJK, the Bank will subsequently submit a report on the fulfillment of the Written Order to the Financial Services Authority no later than 2 (two) working days after the Written Order is fulfilled.
4	4 PADG Number 23 of 2024 (Publication on the OJK website in early 2025)	Main Dealers in the Money Market and Foreign Exchange Market	- Main Dealers of PUVA are required to: - be market makers; - be active in OMO transactions; - be active in Money Market and Foreign Exchange Market transactions; and - fulfill other obligations for conducting activities in the Money Market and Foreign Exchange Market as stipulated by Bank Indonesia. - In fulfilling their obligations as market makers, Main Dealers of PUVA: - provide price quotations for transactions in the Money Market and Foreign Exchange Market using methods stipulated by Bank Indonesia; and - fulfill other obligations for being market makers as stipulated by Bank Indonesia.	Currently, CCB Indonesia is not a Main Dealer of PUVA.
5	PADG Number 24 of 2024 (Publication on the OJK website in early 2025)	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.	- Operators submit data and/or information to Bank Indonesia. - Data and/or information related to the implementation of the KKS covers the following areas: - governance; - prevention; and - handling. - Evaluation of the KKS strategic plan is conducted at least once a year, taking into account developments in Cyber Risk. - Evaluation of KKS policies, standards, and procedures is conducted at least once a year. - In the implementation of KKS management, evaluations are conducted at least once a year. - KKS audits are conducted periodically, at least once a year. - KKS culture improvement programs are conducted periodically, at least once a year, involving top management as role models. - Evaluations of KKS culture improvement programs are conducted at least once a year. - Cyber Risk Profile updates are conducted at least once a year. - Evaluations of protection implementation are conducted at least once a year.	The Bank has submitted data and/or information to Bank Indonesia in accordance with the mechanisms stipulated in the PADG.



No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
6	Bank Indonesia Regulation Number 9 of 2024 (Publication on the OJK website in early 2025)	Foreign Exchange Flow Management	- Every resident is required to provide information and data regarding their Foreign Exchange (FLD) activities, directly or through other parties designated by Bank Indonesia. - Residents include: - banks; - non-bank financial institutions; - non-financial business entities; - other entities; and - individuals. - Other parties designated by Bank Indonesia include parties involved in FLD activities, namely: - banks; - non-bank financial institutions; - international transaction service providers; and - other parties designated by Bank Indonesia. - Information and data regarding FLD activities are submitted through: - FLD reports; and - other mechanisms designated by Bank Indonesia. - Parties are required to submit information and data regarding FLD activities to Bank Indonesia completely, accurately, and in a timely manner.	- CCB Indonesia has provided the DWH Remittance Application (available on the CCB Indonesia Portal) as a means of summarizing outgoing/incoming remittance transaction data. - Customers are required to submit a completely and correctly completed LLD (Lending and/or Remittance Payment) form and/or PPKU (Remittance Payment and/or Re ... - Specifically for outgoing money transfer transactions with an equivalent value exceeding USD 100,000.00 (or its equivalent), the Customer is required to submit supporting documents in accordance with the purpose of the transaction. - The Branch Office/Sub-Branch Office associated with the transaction occurring in the Customer's Special DHE SDA Account is required to complete and report a Summary of DHE SDA Account Transaction Report on the transaction date in accordance with the report/statement regarding the DHE SDA transaction received from the Customer. - Specifically for outgoing money transfer transactions with an equivalent value exceeding USD 100,000.00 (or its equivalent), the Branch Office is required to submit a soft copy of the PPKU, LLD Form, Supporting Documents, and/or Customer Statement Letter to the Head Office on the day of the transaction for review, via email at ttremittance@idn.ccb.com. - Incoming remittance transactions for the purpose of Receiving Foreign Exchange from Natural Resource Exports (DHE SDA) must include export information in the Financial Transaction Message System (FTMS) in accordance with applicable provisions.
7	PBI Number 11 of 2024 (Publication on the OJK website in early 2025)	Monetary Control	Obligations to Fulfill Minimum Reserve Requirement (GWM) - Commercial Banks (BUK) are required to fulfill GWM in rupiah on a: - daily basis; and - average basis. - If a Commercial Bank conducts business in foreign currency, in addition to complying with these requirements, it is also required to fulfill GWM in foreign currency on a: - daily basis for Commercial Banks (BUK); and - average basis for Commercial Banks (BUK). - Fulfillment of GWM by Commercial Banks (BUK) is carried out under the following provisions: - fulfillment of GWM in rupiah is carried out through the placement of funds in a Rupiah Giro Account in the BI-RTGS System, BI-FAST Funds, and/or other funds determined by Bank Indonesia; - fulfillment of GWM in foreign currency is carried out through the placement of funds in a Foreign Currency Giro Account in the Bank Indonesia accounting system; and - GWM fulfillment is carried out daily when Bank Indonesia operates the BI-RTGS System. - BUK's fulfillment of GWM in rupiah may be granted relaxation as determined by Bank Indonesia based on policy. - Provisions for relaxation of the obligation to fulfill GWM in rupiah are implemented in accordance with Bank Indonesia regulations.	CCB Indonesia has made adjustments to Bank Indonesia Regulation Number 11 of 2024, which applies to both the obligation to fulfill GWM and the amount of GWM and remuneration obligations. The obligation to fulfill GWM is fulfilled through the placement of funds in Rupiah Demand Deposit accounts in the BI-RTGS system, BI-FAST Funds, and/or other funds determined in accordance with applicable regulations. The amount of GWM and Remuneration Obligations is calculated for a specific reporting period. Adjustments to the amount of GWM and remuneration are determined by Bank Indonesia, as stipulated in the Regulation of the Members of the Board of Governors.

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MANAGEMENT DISCUSSION AND ANALYSIS

No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
8	POJK Number 44 of 2024 (Publication on the OJK website in early 2025)	Bank Secrecy	- The Financial Services Authority (OJK) is authorized to grant written permission to disclose Bank Secrecy for: - judicial purposes in criminal cases; - fulfilling mutual assistance in criminal matters; and - settling receivables that have been submitted to the State Receivables Affairs Committee. - To fulfill the requirement to disclose Bank Secrecy, the relevant agency must coordinate with the Financial Services Authority. - To fulfill the requirement to disclose Bank Secrecy, the agreement partner submits a written request for information to the Financial Services Authority based on the cooperation agreement. - If the information request is deemed to have met the criteria, the Financial Services Authority submits a request for disclosure of Bank Secrecy to the Bank. - The Bank is required to comply with the request to disclose Bank Secrecy by submitting the requested Bank Secrecy to the Financial Services Authority. - The Bank shall disclose Bank Secrecy by providing: - written information; - written evidence; and/or - Printout of electronic data, regarding the financial condition of the Depositor or Investor Customer named in the information request. - The Financial Services Authority (OJK) shall disclose Bank Secrecy to the agency requesting the information. - Banks and Affiliated Parties are required to maintain the confidentiality of information regarding Depositors and their Deposits and/or Investor Customers and their Investments.	To comply with the disclosure of Bank Secrecy, the Bank will coordinate with the Financial Services Authority upon receiving a request from the OJK. The Bank consistently complies with requests for disclosure of Bank Secrecy by submitting the requested Bank Secrecy to the Financial Services Authority.
9	PADG Number 1 of 2025	Amendment to Board of Governors Regulation Number 17 of 2023 concerning the Implementation of Bank Indonesia-Fast Payment.	- Participants are required to submit a report on the results of implementing the proactive risk manager feature to the Organizer when the alert or rejection of CTR forwarding indicates a fraudulent transaction and is not a false positive. - Participants will follow up on the alert submitted by the Organizer in accordance with statutory provisions, BI-FAST operational guidelines, written Participant policies and procedures, and provisions issued by the SRO. - As a form of Participant responsibility for the accuracy of all data, transaction orders, and all information sent to the Organizer through BI-FAST, both sending and receiving Participants are required to have a fraud management system, at least in the form of fraud detection technology at the account and transaction levels as a first line of defense.	The Bank, through the Anti-Fraud Unit, has coordinated with the IT Division and Vendors to implement new scenarios in the Fraud Detection System, namely: - BIFAST.FAILED.REVERSAL – Monitors BI-Fast transactions using failed, reversal, and successful patterns to detect potential misuse or anomalies in the reversal process. - UNAUTHORIZED.TRX – Analyzes transactions made without logging in from a previous online channel to identify potential unauthorized transactions.
10	Government Regulation of the Republic of Indonesia Number 8 of 2025	Amendments to Government Regulation Number 36 of 2023 concerning Foreign Exchange Export Proceeds from Natural Resource Business, Management, and/or Processing Activities.	Several provisions in Government Regulation Number 36 of 2023 concerning Foreign Exchange Export Proceeds (DHE) from Natural Resource Business, Management, and/or Processing Activities are amended as follows: - DHE SDA that have been deposited and placed by Exporters in the Special DHE SDA Account must remain 100% (one hundred percent) in the Indonesian financial system for a specified period. - The specified period is at least 12 (twelve) months from the date of placement in the Special DHE SDA Account. - Exceptions to this provision are that for DHE SDA originating from the mining sector, in the form of oil and gas, the percentage of DHE SDA that must remain placed is at least 30% (thirty percent) for a minimum placement period of 3 (three) months from the date of placement in the Special DHE SDA Account. - DHE SDA placement is carried out in: - Special DHE SDA Accounts at the Indonesian Export Financing Institution or Banks Conducting Business Activities in Foreign Currency; - Banking instruments; - Financial instruments issued by the Indonesian Export Financing Institution; and/or - instruments issued by Bank Indonesia.	The Bank has issued Internal Memorandum No. 001/SISDUR-KP/III/2025 dated 4 March 2025 concerning Amendments to the Provisions of SE DIR No. 7/SE-DIR/KP-JKT/V/2021. Referring to Government Regulation (PP) No. 8 of 2025 concerning Amendments to PP No. 36 of 2023 concerning Foreign Exchange from Exports Originating from Business Activities, Management, and/or Processing of Natural Resources.



No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
11	Bank Indonesia Regulation Number 3 of 2025	Amendment to Bank Indonesia Regulation Number 7 of 2023 concerning Foreign Exchange Proceeds from Exports and Foreign Exchange for Import Payments.	1. Foreign Exchange Proceeds from Natural Resource Exports (DHE SDA) deposited by Natural Resource Exporters into a Special DHE SDA Account in foreign currency must remain in the Indonesian financial system at a specific amount and for a specific period as stipulated in the Government Regulation concerning foreign exchange proceeds from exports from natural resource exploitation, management, and/or processing activities. 2. Natural resource exporters must place DHE SDA in the following instruments: a. Special DHE SDA Account at the Indonesia Eximbank (LPEI) or a bank; b. banking instruments; c. financial instruments issued by the LPEI; and/or d. instruments issued by Bank Indonesia. 3. Bank Indonesia determines the instruments for the placement of DHE SDA and the utilization of these placements. 4. Bank Indonesia may provide incentives for DHE SDA deposited into the Special DHE SDA Account. 5. Banks are required to submit complete, accurate, and timely information and reports regarding DHE inflows and DHE placements to Bank Indonesia. 6. Banks administer placement instruments in the form of Bank Indonesia foreign currency securities and Bank Indonesia foreign currency sukuk as placements of DHE SDA. 7. Banks are required to ensure the utilization of DHE SDA by Exporters and/or Banks. 8. Banks are required to ensure that funds placed in instruments such as: a. foreign currency deposits; b. conventional open market operation term deposits in foreign currency at Bank Indonesia; c. Bank Indonesia foreign currency securities and Bank Indonesia foreign currency sukuk; and/or d. other instruments determined by Bank Indonesia, originate from DHE SDA.	The Bank has issued Internal Memorandum No. 001/SISDUR-KP/III/2025 dated 4 March 2025 concerning Amendments to the Provisions of Circular Letter of Directorate General No. 7/SE-DIR/KP-JKT/V/2021. Referring to Government Regulation (PP) No. 8 of 2025 concerning Amendments to PP No. 36 of 2023 concerning Foreign Exchange Proceeds from Exports Originating from Business Activities, Management, and/or Processing of Natural Resources. Issued Circular Letter of Directorate General No. 001/SE-DIR/KP-JKT/III/2025 dated 12 March 2025 concerning Special Accounts for DHE SDA as Credit Collateral.
12	PADG Number 4 of 2025	Second Amendment to Regulation of the Members of the Board of Governors Number 4 of 2023 concerning Foreign Exchange Proceeds from Exports and Foreign Exchange for Import Payments.	1. Foreign Exchange Proceeds from Natural Resource Exports (DHE SDA) in foreign currency that have been deposited by Exporters into the Special DHE SDA Account in foreign currency must remain placed in the Indonesian financial system in the amount and for a specific period as stipulated in the Government Regulation concerning foreign exchange proceeds from exports from natural resource exploitation, management, and/or processing activities. 2. The calculation of the DHE SDA placement obligation uses the US dollar middle rate announced by Bank Indonesia. 3. If the currency used to calculate the DHE SDA placement obligation is not listed in the exchange rates announced by Bank Indonesia, the calculation is made using the Reuters rate or a substitute. 4. Natural resource exporters place DHE SDA in the following instruments: a. Special DHE SDA Account at the Indonesia Eximbank (LPEI) and/or at a bank; b. banking instruments; c. financial instruments issued by the Indonesia Eximbank (LPEI); and/or d. instruments issued by Bank Indonesia. 5. Instruments that can be used to place DHE SDA include: a. Special DHE SDA Accounts in foreign currency; b. banking instruments in the form of foreign currency deposits; c. financial instruments issued by the LPEI in the form of foreign currency promissory notes; d. Bank Indonesia instruments in the form of conventional open market operation term deposits in foreign currency at Bank Indonesia; e. Bank Indonesia instruments in the form of Bank Indonesia foreign currency securities and Bank Indonesia foreign currency sukuk; and/or f. other instruments stipulated by Bank Indonesia. 6. Banks are required to submit complete, accurate, and timely information and reports regarding DHE income and DHE placement to Bank Indonesia. 7. Banks are required to ensure that the income and placement of funds originating from DHE SDA by the Bank are carried out through instruments available domestically. 8. Banks are required to ensure the utilization of Exporters' and/or Bank's DHE SDA. 9. To ensure utilization, Banks are required to administer the utilization of Exporters' DHE SDA placement instruments.	The Bank has issued Internal Memorandum No. 001/SISDUR-KP/III/2025 dated 4 March 2025, concerning Amendments to the Provisions of Circular Letter of Directors No. 7/SE-DIR/KP-JKT/V/2021, referring to Government Regulation (PP) No. 8 of 2025 concerning Amendments to PP No. 36 of 2023 concerning Foreign Exchange Proceeds from Exports Originating from Business Activities, Management, and/or Processing of Natural Resources. Issued Circular Letter of Directors No. 001/SE-DIR/KP-JKT/III/2025 dated 12 March 2025, concerning Special Accounts for DHE SDA as Credit Collateral.

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No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
13	Bank Indonesia Regulation Number 4 of 2025	Payment System Policy.	- Every party is required to comply with Bank Indonesia's provisions regarding the implementation of the Payment System Policy. - Every party includes: - Payment System service providers; - parties other than Payment System service providers that have obtained permits and/or determinations from Bank Indonesia; and - other parties, - those conducting business activities both conventionally and based on Sharia principles. - Parties are required to ensure compliance by: - collaborating parties; and/or - affiliated parties with Payment System service providers and/or parties other than Payment System service providers that have obtained permits and/or determinations from Bank Indonesia with Bank Indonesia's provisions regarding the implementation of the Payment System Policy.	The Bank must consistently comply with Bank Indonesia's provisions regarding the implementation of the Payment System Policy.
14	PADG Number 8 of 2025	Third Amendment to Regulation of the Members of the Board of Governors Number 24/8/PADG/2022 Concerning Implementing Regulations for Fulfillment of Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.	- The amount of a certain portion of the fulfillment of the Statutory Reserve Requirement in Rupiah that is given GWM remuneration is determined on a daily basis: - at 0% (zero percent); and - at an average rate of at least the difference between the average GWM fulfillment percentage and the maximum amount of relaxation of the GWM fulfillment obligation, and at a maximum of 7% (seven percent). - GWM remuneration is provided at an interest rate of: 0% (zero percent) per year on a certain portion of the daily GWM fulfillment in Rupiah; and 1.5% (one point five percent) per year on a certain portion of the average GWM fulfillment in Rupiah.	The Bank has made adjustments to fulfill the GWM obligations stipulated by Bank Indonesia in accordance with PADG Number 8 of 2025.
15	Bank Indonesia Regulation Number 6 of 2025	Liquidity Management to Support Sustainable Economic Growth	- Achieving liquidity management targets to support Sustainable Economic Growth is carried out using instruments and/or mechanisms that include: - regulating the reserve requirement (GWM); - purchasing or selling government securities on the secondary market; - purchasing or selling other quality securities on the secondary market; - placing funds with financial institutions for money market development; - purchasing short-term government bonds on the primary market; and/or - other instruments and/or mechanisms determined by Bank Indonesia. - Incentives for reducing the reserve requirement (GWM) are provided through the provision of a reserve requirement (KLM) to banks that have disbursed credit or financing to priority sectors that support economic growth, job creation, and/or financial inclusion and green finance. - The provision of the reserve requirement (KLM) is carried out taking into account Sustainable Economic Growth through improving a balanced and high-quality intermediation function, maintaining financial system resilience, and increasing economic and financial inclusion.	The Bank has implemented Liquidity Management to Support Sustainable Economic Growth as regulated by PBI Number 6 of 2025.



No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
16	Board of Governors Regulation No- 10 of 2025	Amendment to the Regulation of the Members of the Board of Governors Number 24/21/PADG/2022 Concerning the Implementation Regulations for Current Accounts at Bank Indonesia	- Banks must have a Rupiah Checking Account. - In addition to a Rupiah Checking Account, banks that conduct activities in foreign currencies must have a Foreign Currency Checking Account. - If a bank maintains a Foreign Currency Checking Account for other purposes, the bank will close the Foreign Currency Checking Account at the end of the day.	The Bank has fulfilled the obligations stipulated in PADG Number 10 of 2025.
17	Board of Governors Regulation No. 11 of 2025	The eighth amendment to Board of Governors Regulation No. 21/22/PADG/2019 concerning the Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer (PLM) for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.	- The PLM is set at 4% (four percent) of the BUK's DPK in rupiah. - For BUKs with UUSs, the amount of BUK's DPK in rupiah includes the UUS's DPK in rupiah. - The PLM is fulfilled in the form of rupiah-denominated securities owned by the BUK and can be used in monetary operations.	The Bank has adjusted the PLM amount as regulated in PADG Number 11 of 2025.
18	SOJK Number 14/SEOJK.03/ 2025	Implementation of Governance for Commercial Banks	This Financial Services Authority Circular regulates: a. 16 (sixteen) pillars/assessment factors for the implementation of good governance; 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 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 good governance within the KUB. - the scope and procedures for submitting governance implementation reports; and - a working paper or self-assessment matrix for governance implementation.	The Bank has adjusted to the 16 pillars/assessment factors for the implementation of governance as regulated in SEOJK Number 14/SEOJK.03/2025.

No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia						
19	SOJK Number 14/SEOJK.03/2025	Implementation of Governance for Commercial Banks	The main obligations of Commercial Banks based on SEOJK 14/2025: 1. Obligations Related to Bank Organs <table><tr><th>Bank Organs</th><th>Main Obligations</th></tr><tr><td>Board of Directors and Board of Commissioners</td><td> - Establish Bank regulations regarding the term of office, organizational structure, job assignments, and mechanisms for replacement directors/commissioners. - Establish policies, systems, and procedures to ensure the effective implementation of duties, responsibilities, and authority. - Ensure independence in decision-making, particularly from potential conflicts of interest. </td></tr><tr><td>Committee</td><td> - The Board of Directors is required to establish committees to support the implementation of its duties and functions (e.g., the Risk Management Committee, the Credit/Financing Policy Committee). </td></tr></table>	Bank Organs	Main Obligations	Board of Directors and Board of Commissioners	- Establish Bank regulations regarding the term of office, organizational structure, job assignments, and mechanisms for replacement directors/commissioners. - Establish policies, systems, and procedures to ensure the effective implementation of duties, responsibilities, and authority. - Ensure independence in decision-making, particularly from potential conflicts of interest.	Committee	The Board of Directors is required to establish committees to support the implementation of its duties and functions (e.g., the Risk Management Committee, the Credit/Financing Policy Committee).	The Bank has adjusted to the 16 pillars/assessment factors for the implementation of governance as regulated in SEOJK Number 14/SEOJK.03/2025.
Bank Organs	Main Obligations									
Board of Directors and Board of Commissioners	- Establish Bank regulations regarding the term of office, organizational structure, job assignments, and mechanisms for replacement directors/commissioners. - Establish policies, systems, and procedures to ensure the effective implementation of duties, responsibilities, and authority. - Ensure independence in decision-making, particularly from potential conflicts of interest.									
Committee	The Board of Directors is required to establish committees to support the implementation of its duties and functions (e.g., the Risk Management Committee, the Credit/Financing Policy Committee).									
2. Expanded Governance (GCG) Indicator Obligations This OJK Circular Letter (SEOJK) expands the scope of Bank GCG by adding and detailing the assessment indicators that must be implemented and assessed by Banks, including: Implementation of Anti-Fraud Strategies, including Anti-Bribery: Banks are required to have and implement a comprehensive strategy to prevent and address fraud and bribery. Implementation of Sustainable Finance: Banks are required to implement sustainable finance aspects, including Social and Environmental Responsibility (TJSL) in their operational activities. Shareholder Aspects: Regulate aspects related to Shareholders, including mechanisms for protecting minority Shareholders. Remuneration: Required to establish a risk-based remuneration policy aligned with the Bank's performance. Reporting and Information Technology (IT) System Integrity: Ensure the reliability, security, and integrity of the Bank's reporting and IT systems. Implementation of Governance in Bank Business Groups (KUB: Banks within a KUB are required to implement integrated governance. Handling Conflicts of Interest: Establishing strict policies prohibiting the involvement of the Board of Directors and Board of Commissioners in decision-making where personal interests are involved. Implementation of Compliance, Internal Audit, and External Audit Functions: Strengthening the roles and functions of these three pillars of internal and external oversight. 3. Reporting and Self-Assessment Obligations Submission of Governance Implementation Reports: Banks are required to submit governance implementation reports to the Financial Services Authority (OJK) with the scope and procedures stipulated in the OJK Circular Letter. Publication of Governance Reports: Banks are required to publish governance implementation reports on their websites as an effort to implement the principle of transparency. 4. Self-Assessment:Banks are required to prepare and submit periodic Self-Assessment Reports on Governance Implementation.										



No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
20	Board of Governors Regulation No. 14 of 2025	Second Amendment to Board of Governors Regulation Number 17 of 2023 concerning the Implementation of Bank Indonesia Fast Payment.	Participants' obligations to maintain the smooth and secure use of BI-FAST include the following activities: 1. Obligation to Strengthen System and Infrastructure Security Banks are required to ensure their BI-FAST infrastructure is resilient to attacks and operates at higher security standards. This obligation includes: • Information System Audits and Security Testing: Banks must conduct regular information system audits and security testing of their BI-FAST systems. These audits must be conducted by registered (certified) internal or external auditors. • Information Technology (IT) Policy: Banks must have and implement adequate IT policies, based on a global cybersecurity framework and strong IT governance. • Implementation of the Six Steps of System Security: Banks must ensure their infrastructure is equipped with the following six steps of system security: 1. Infrastructure protection. 2. Anomaly detection. 3. Fraud management. 4. Operational monitoring. 5. Early warning systems. 6. IT architecture configuration. 2. Obligations to Improve Fraud Management and Reporting The most significant obligation in this amendment is the tightening of procedures related to the detection and reporting of suspicious or fraudulent transactions. • Implementation of a Fraud Detection System (FDS): Banks are required to implement an FDS-based fraud management system with the following characteristics: - o Automatic and rules-based. - o Capable of operating in real-time/near real-time. - o Capable of detecting unusual or anomalous transactions to mitigate fraud risk in BI-FAST services. • Accelerated Initial Fraud Reporting: Banks are required to submit initial fraud reports to Bank Indonesia and other Participants related to the transaction within 30 minutes of the fraud incident being detected or confirmed. • Mule Account Follow-up: Banks are required to follow up on customer accounts suspected of being mule accounts (accounts holding proceeds of crime) with actions such as freezing, closing, or refunding (if possible). • Staff Training: Banks must conduct regular training for BI-FAST operational and IT staff to ensure they understand the latest policies and procedures. 3. Operational Procedure Obligations • Comprehensive Policies and Procedures: Banks are required to develop and implement policies and procedures related to: - o BI-FAST operations. - o Emergency response. - o Cyber incident response. - o Customer protection. 4. Transaction Reconciliation: Banks are required to reconcile BI-FAST transactions at least once daily to ensure data integrity and settlement.	The Bank is in the process of adding policies and procedures to the latest BI-FAST Standard Operating Procedures (SOP). Regarding BI-FAST transaction reconciliation, the Bank has been conducting daily reconciliations for each BI-FAST transaction period.

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21	Board of Governors Regulation No. 16 of 2025	Amendments to Board of Governors Regulation Number 13 of 2024 concerning Money Market Transactions.	1. Matchmaking Participation: Banks participating in Money Market Transaction Matchmaking (one of the regulated transaction mechanisms) may submit more than one Money Market Transaction offer (bid and ask) during each transaction window. 2. Matchmaking Operators: If a bank or Transaction Facility Provider (of which banks may be a part) wishes to become a Money Market Transaction Matchmaking Operator, they must obtain approval from Bank Indonesia and submit an application accompanied by certain supporting documents. Publication of Transaction Results: Bank Indonesia will publish Money Market Transaction Matchmaking results based on information on transactions that have occurred (deals completed).	Currently, CCB Indonesia is not affected by the changes to the PADG regulations regarding matchmaking, as these provisions currently only apply to Overnight Index Swap (OIS) transactions. CCB Indonesia has not yet conducted OIS transactions, and the designated matchmaking participants are currently limited to primary dealer banks, which CCB Indonesia does not fall into. Regarding matchmaking operators, according to Article 102D, the party acting as the operator is a broker who serves as the transaction facility provider.
22	OJK Regulation Number 18 of 2025	Transparency and Publication of Bank Reports	Banks are required to prepare, announce, and/or submit published reports to the public and the Financial Services Authority (OJK). The types of published reports that banks must publish include: 1. Financial Reports and Financial Performance Information - o Prepared periodically (monthly, quarterly, semi-annually, and annually). - o Must be published on the bank's website and maintained for at least the last 5 years. 2. Risk Exposure and Capitalization Report - o Prepared quarterly and annually. - o Quarterly announcements must also be published on the bank's website and maintained for at least the last 5 years. 3. Material Information or Facts Report - o Information or facts that could potentially influence investor decisions or the value of the bank's securities. 4. Prime Lending Rate (SBDK) Report - o Must be published periodically. 5. Other Reports - o Other reports required by law, such as: • Sustainability Report. • Integrated Governance Report (for Financial Conglomerates). • Financial reports of Issuers and/or Public Companies (if the Bank is an Issuer/Public Company). Strengthening Report Integrity • Report Preparer: Banks are required to have at least one internal Executive Officer who meets the Chartered Accountant (CA) competency level specified in the Bank Group Based on Core Capital (KBMI) and the type of bank. • Audit: Financial reports as of the end of December must be audited.	The Bank has submitted reports and strengthened the integrity of reports to the OJK in accordance with the mechanisms regulated in the POJK.
Note: POJK 18 of 2025 will come into effect six months after its promulgation, namely in February 2026.				



No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia								
23	OJK Regulation Number 20/SEOJK.08/2025	Publication of Complaint Handling and Complaint Service Reports	1. Obligation to Publicize Complaint Handling Banks are required to publish information regarding complaint handling for consumers and/or the public, including:	1. Obligation to Publicize Complaint Handling CCB Indonesia has published information related to handling complaints to consumers and/or the public, including:								
			<table><thead><tr><th>Publication Obligations</th><th>Information</th></tr></thead><tbody><tr><td>Brief Complaints Service Procedure</td><td>Must be published so that consumers clearly and concisely understand the complaint procedure.</td></tr><tr><td>Publication Media</td><td>This brief procedure can be published through various media, including: - Bank website. - Email or telephone. - Brochures, leaflets, and/or other electronic media officially managed by the Bank. </td></tr><tr><td>Handling of Received Complaints</td><td>Must be published in: - Bank Annual Report. - Bank website and/or other media officially managed by the Bank. </td></tr></tbody></table>	Publication Obligations	Information	Brief Complaints Service Procedure	Must be published so that consumers clearly and concisely understand the complaint procedure.	Publication Media	This brief procedure can be published through various media, including: - Bank website. - Email or telephone. - Brochures, leaflets, and/or other electronic media officially managed by the Bank.	Handling of Received Complaints	Must be published in: - Bank Annual Report. - Bank website and/or other media officially managed by the Bank.	- A Brief Complaint Service Procedure in the Company Profile > Customer Complaints column, which is available/published on the bank's website (bankccbi.co.id); - The Handling of Received Complaints is published in: - The Bank's Annual Report, and - The Official Website in the Company Profile > Customer Complaints column.
			Publication Obligations	Information								
			Brief Complaints Service Procedure	Must be published so that consumers clearly and concisely understand the complaint procedure.								
Publication Media	This brief procedure can be published through various media, including: - Bank website. - Email or telephone. - Brochures, leaflets, and/or other electronic media officially managed by the Bank.											
Handling of Received Complaints	Must be published in: - Bank Annual Report. - Bank website and/or other media officially managed by the Bank.											
2. Obligation to Report Complaints Banks are required to prepare and submit Complaints Reports to the Financial Services Authority (OJK).	2. Obligation to Report Complaint Services - CCB Indonesia has routinely submitted Complaint Service Reports to the Financial Services Authority (OJK) on a semi-annual basis through SiPeduli. - The reporting format used refers to SEOJK 17/SEOJK.07/2018.											
Note: The provisions of this OJK Circular Letter come into effect on 1 January 2027.			Furthermore, adjustments will be made to the Customer Complaints SOP in accordance with JK Circular Letter No. 20/SEOJK.08/2025. These include adjustments to the definition of complaints, their inclusion, mandatory publication of complaint handling procedures, the appointment of a board member responsible for publication, and the format for preparing complaint service reports.									
The effectiveness of these SOP adjustments will be adjusted to the SOP prior to the enactment of JK Circular Letter No. 20/SEOJK.08/2025.												
24	OJK Regulation Number 22 of 2025	Commercial Bank Reporting Through the Financial Services Authority Reporting System	1. Requirement for commercial banks to submit reports online through the OJK reporting system, including periodic and incidental reports. Regulates the appointment of reporting personnel, reporting periodicity, reporting procedures, and the consolidation of several pieces of information/reports into a master report, as well as the elimination of reports to simplify reporting for commercial banks.	The Bank will send reports to the OJK online via the OJK Reporting System by adjusting the type and format of the report and arranging the appointment of a person responsible for the data and reports.								
25	OJK Regulation Number 31/SEOJK.03/2025	Conventional Commercial Bank Reporting Through the Financial Services Authority Reporting System										
26	Board of Governors Regulation Number 18 of 2025	Criteria, Requirements, and Use of Securities in Monetary Operations	1. Establish criteria and requirements for securities that can be used in Bank Indonesia's Monetary Operations. Regulate the mechanism for using these securities in monetary operations, both conventional and sharia.	The PADG regulation update is purely an improvement and does not contain any significant changes. Therefore, the Bank will continue to implement its previous procedures. There are only additional products, such as BI-FRN, which are currently in the preparation stage by the Treasury division and relevant divisions.								

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No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
27	Board of Governors Regulation Number 19 of 2025	Infrastructure and Participation in Monetary Operations	PADG Number 19 of 2025 directly impacts banks in terms of infrastructure readiness, information technology systems, operational governance, and administrative compliance as participants in Bank Indonesia's monetary operations. Banks are required to: 1. Ensure the connectivity and reliability of transaction and settlement systems, including integration with Bank Indonesia systems such as SISMONTAVAR, supported by competent human resources and adequate internal procedures; 2. Banks strengthen operational and risk management, improve the accuracy and timeliness of transaction confirmation and reporting, and continuously adjust policies and standard operating procedures to ensure optimal participation in BI's monetary operations and avoid administrative sanctions.	
28	Board of Governors Regulation Number 20 of 2025	Rupiah Monetary Operations	This has a significant impact on banks in managing liquidity, executing rupiah monetary operations, and strengthening operational compliance. As participants in Bank Indonesia's monetary operations, banks are required to: 1. Conduct Open Market Operations and Standing Facilities transactions in accordance with established mechanisms, schedules, and settlement provisions, ensure the accuracy of transaction data, and be prepared to deal with abnormal market conditions or force majeure; 2. Encourage banks to strengthen their information technology systems, internal procedures, and treasury human resource competencies to ensure timely and accurate transactions, while minimizing the risk of administrative sanctions and ensuring smooth access to Bank Indonesia's monetary facilities.	
29	Board of Governors Regulation Number 21 of 2025	Foreign Exchange Monetary Operations	Provides a comprehensive impact on banks in managing liquidity and foreign exchange market activity, as banks, as participants in Bank Indonesia's foreign exchange monetary operations, are required to: 1. Conduct transactions in accordance with established auction or non-auction mechanisms, ensure the accuracy of submission data and timely settlement, and be prepared to deal with abnormal market conditions or system disruptions; 2. Encourage banks to strengthen their treasury and operational control systems, improve human resource competency, and adjust internal policies and SOPs to ensure effective participation in foreign exchange monetary operations, comply with regulations, and avoid the risk of administrative sanctions.	
30	Board of Governors Regulation Number 22 of 2025	Amendment to the Regulation of the Members of the Board of Governors Number 21 of 2023 concerning the Implementation Regulations for Short-Term Liquidity Loans for Conventional Commercial Banks.	This significantly impacts banks' implementation of Short-Term Liquidity Loans, as banks are required to: 1. Adjust their high-quality collateral portfolios, ensure collateral verification and assessment in accordance with Bank Indonesia regulations, and update SOPs, internal systems, and administrative procedures to support the collateralization, repayment, and settlement of liquidity facilities; 2. The Banks are required are required to strengthen internal coordination, operational compliance, and risk management to ensure effective, timely, and secure access to liquidity facilities, while minimizing the risk of administrative sanctions from Bank Indonesia.	
31	Board of Governors Regulation Number 23 of 2025	Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units (PADG RIM PLM).	This impacts banks in terms of short-term liquidity management and administrative compliance, as banks are required to: 1. Place funds with Bank Indonesia according to the specified instrument type, duration, and mechanism, and submit transaction reports accurately and timely; 2. Banks are required to strengthen internal SOPs, reporting systems, operational controls, and human resource competencies to ensure effective fund placement, support liquidity stability, and avoid the risk of administrative sanctions from Bank Indonesia.	



No	Provisions	Regarding	Impact on CCB Indonesia	Follow-up by CCB Indonesia
32	Board of Governors Regulation Number 24 of 2025	Penyelenggaraan Setelmen Dana Seketika Melalui Sistem Bank Indonesia Real Time Gross Settlement.	This impacts banks in terms of implementing real-time fund settlement through the BI RTGS System, as banks are required to: 1. Adapt their IT infrastructure, operational procedures, risk controls, and transaction reporting to support secure, reliable, and efficient real-time transactions; 2. Strengthen internal audits, data reconciliation, cybersecurity, human resource training, and compliance with fee structures and transaction codes to ensure smooth fund settlement, support the stability of the national payment system, and minimize the risk of administrative sanctions from Bank Indonesia.	In implementing real-time fund settlement through the BI RTGS System, Banks will: 1. Adjust IT infrastructure, operational procedures, risk controls, and transaction reporting to support secure, reliable, and efficient real-time transactions; 2. Strengthen internal audits, data reconciliation, cybersecurity, human resource training, and compliance with fee structures and transaction codes to ensure smooth fund settlement, support the stability of the national payment system, and minimize the risk of administrative sanctions from Bank Indonesia.
33	Board of Governors Regulation Number 24 of 2025	Account Management in Commercial Banks.	Impacts banks in terms of customer account management, as banks are required to: 1. Implement active, inactive, and dormant account classifications, strengthen internal oversight of fraud, account misuse, and money laundering risks, and adjust SOPs, IT systems, monitoring, and HR training; 2. Banks are required to improve transparency, security, and operational compliance so that account management is safe and efficient, protects customers, supports the integrity of the banking system, and minimizes the risk of administrative sanctions from the Financial Services Authority (OJK).	The Bank will adjust its internal policies and systems, including by determining the classification of active, inactive, and dormant accounts in accordance with regulations, optimizing the information technology system for automatic account status monitoring, and preparing procedures for managing and reactivating dormant accounts.
34	OJK Regulation Number 19 of 2025	Ease of Access to Financing for Micro, Small and Medium Enterprises.	Impacting banks by requiring adjustments to MSME financing strategies and policies to make them easier, faster, more affordable, and more inclusive, while strengthening risk management, governance, credit process digitization, and internal monitoring; Banks are required to develop MSME financing business plans, report their implementation to the Financial Services Authority (OJK), improve financial literacy, and build strategic partnerships to ensure effective, safe, and sustainable MSME financing, support financial inclusion, and minimize credit and compliance risks.	The Bank will adjust internal policies, governance, business processes, and fulfill reporting obligations and/or implement other substantive provisions completely, accurately, and in a timely manner, supported by the readiness of systems, infrastructure, and the appointment of responsible work units and officials.
35	OJK Circular Letter Number 29/SEOJK.03/2025	Transparency and Publication of Conventional Commercial Bank Reports	1. Encouraging banks to increase transparency and accountability in published financial reports, performance, risk exposure, and capitalization. This requires banks to adapt their reporting systems, internal governance, data reconciliation, and information audit and validation processes; Banks are required to submit reports in a timely manner to the OJK and the public, involving directors and staff in training on new formats and procedures. This will ensure the overall report publication process is more standardized, accurate, and accountable, supporting information transparency for regulators, investors, and the public.	The Bank will follow up and fulfill all obligations in accordance with SEOJK Number 29/SEOJK.03/2025 by implementing the provisions stipulated in the circular letter consistently and comprehensively, including the preparation, submission, and updating of required reports in a complete, accurate, and timely manner, supported by the readiness of internal policies, information systems, and the appointment of work units and responsible officials.

CHANGES IN ACCOUNTING POLICIES

The standards and interpretations that are issued by the DSAK-IAI, but not yet effective for current year financial statements are disclosed below.

Effective on or after 1 January 2025.

- Amendments of SFAS 221, "The Effect of Changes in Foreign Exchange Rates" regarding to conditions when currency is not exchangeable.

The above standards are effective on 1 January 2025 and early adoption is permitted

Effective on or after 1 January 2026.

- Amendments of SFAS 109, "Financial Instruments," and SFAS 107, "Financial Instruments: Disclosures about the Classification and Measurement of Financial Instruments" regarding derecognition of financial liabilities, as well as clarify the assessment of cash flow characteristics for financial assets with ESG-linked features, financial assets with non-recourse features, and contractually bound instruments such as tranches. The amendments also revise the statement in SFAS 107 regarding the disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and adding statement related to financial instruments with contractual terms that alter the timing or amount of contractual cash flows.

As at the authorization date of this financial statement, the Bank is still evaluating the potential impact of these new and revised accounting standards to the financial statements of the Bank.



Corporate Governance

04

Ulos Batak

From the Land of the Batak, Ulos is woven to symbolize unwavering love and enduring kinship. Its vibrant motifs, dominated by red, black, and white, embody courage, steadfastness, and purity. Bestowed during life's most monumental moments, Ulos does more than just clothe, since it channels blessings and unity.

CORPORATE GOVERNANCE

CORPORATE SOCIAL & ENVIRONMENTAL RESPONSIBILITY (‘SUSTAINABILITY REPORT’)



The CCB Indonesia Sustainability Report serves as a medium to communicate information to all stakeholders regarding the achievements, performance, commitments, program initiatives, and impact management of CCB Indonesia's operations throughout 2025 (covering the period from 1 January 2025, to 31 December 2025). Specifically, this report outlines our future sustainability strategies, underscoring our role in supporting the achievement of the Sustainable Development Goals (SDGs).

CCB Indonesia is committed to consistently publish Sustainability Report annually, in conjunction with the Annual Report. We believe it is essential to convey progress and developments in the economic, environmental, and social spheres through regularly published sustainability reporting. The data, information, and figures presented in this report encompass material topics covering CCB Indonesia's internal performance.

This report has been prepared in accordance with Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies; as well as Financial Services Authority Circular Letter (SEOJK) No. 16/SEOJK.04/2021 regarding the Form and Content of Annual Reports for Issuers or Public Companies. The SEOJK 16/2021 standards applied in this report are indicated by blue numerical tags in parentheses on each relevant page. The OJK Index List is provided sequentially on page (156). [\[OJK G.4\]](#)

RESTATEMENT OF INFORMATION

To ensure the validity of the report's content, any restatements of information disclosed in previous reports are marked as restated. For the 2025 fiscal year reporting period, there are no restatements.

INDEPENDENT ASSURANCE

In 2025, CCB Indonesia did not conduct an independent verification (assurance) of the Sustainability Report. However, we ensure the accuracy of the data presented in the Report, which has been approved by the Board of Directors and the Board of Commissioners. The financial data disclosed in this Report is derived from the Financial Statements audited by the Public Accounting Firm Purwanto, Sungkoro & Surja, which are presented fairly in all material respects. [\[OJK G.1\]](#)

SUSTAINABILITY STRATEGY EXPLANATION [\[OJK A.1\]](#)

In accordance with Financial Services Authority Regulation No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance, CCB Indonesia is committed to environmental preservation within its daily operations. This includes maintaining an eco-friendly workplace and extending credit to Green Business Categories



CORPORATE SOCIAL & ENVIRONMENTAL RESPONSIBILITY ('SUSTAINABILITY REPORT')

(KUBL) and environmentally conscious entities (green companies). CCB Indonesia has consistently implemented sustainable reforestation programs since 2014.

In addition, in recent years, CCB Indonesia has consistently developed technological products and services through electronic channel-based applications and advancements toward digital banking. Within the Sustainable Finance framework, the adoption of these technology-based products optimizes resource efficiency.

CCB Indonesia conducts its business activities responsibly by integrating Environmental, Social, and Governance (ESG) aspects into its sustainable finance framework, ensuring that business growth generates a positive impact on planetary preservation and social welfare.

CCB Indonesia strives to increase financing for eco-friendly business activities. This entails ensuring that such activities monitor and mitigate negative environmental impacts while encouraging eco-friendly practices. Green business activities include investments or financing for renewable energy projects, such as solar, wind, or hydroelectric power, which help reduce greenhouse gas emissions and promote cleaner energy sources. Additionally, we provide financing to support sustainable transportation projects, including the development of public transit and sustainable infrastructure.

CCB Indonesia fully supports green financing for the renewable energy sector as part of the transition from fossil fuels to reduce carbon emissions, aligning with the Indonesian government's Net Zero Emission (NZE) target by 2060. The Indonesia Taxonomy for Sustainable Finance (TKBI) serves as a guide to increase capital allocation and sustainable financing in support of Indonesia's NZE goals.

We also play an active role in contributing to reforestation programs in arid and dry regions, a corporate social responsibility (CSR) initiative that has been active for over 10 years.

In 2025, CCB Indonesia continued the implementation of various strategic initiatives to drive the Sustainable Finance Action Plan. CCB Indonesia consistently supports government policies by executing programs with economic activities that bolster Indonesia's Sustainable Development Goals (SDGs), encompassing economic, environmental, and social dimensions, within a sustainable financing framework to support the achievement of Indonesia's 2060 NZE target.

CCB Indonesia's strategy for implementing the Sustainable Finance Action Program includes:

- 1) Financing for eco-friendly businesses
Implemented by providing loans for green business activities to parties with environmental concerns ("green financing"). CCB Indonesia encourages its credit disbursement functions

to prioritize business actors who are environmentally conscious and operate with due regard for social and environmental aspects.

- 2) Sustainable Reforestation Program
Aligned with our Corporate Social Responsibility (CSR) activities, the Reforestation Program in Wonogiri and Banyumas, Central Java, has been ongoing since 2014. Similar programs are planned for the coming years to prevent erosion in arid regions and mitigate landslide risks.

In 2025, CCB Indonesia coordinated the planting of 500 premium Bawor Durian seedlings for the farming community in Karangtengah Village, Banyumas, Purwokerto, Central Java. The fruits from these trees can be utilized by the local community, which is expected to boost the local economy while simultaneously preserving the environment.

Additionally, in 2025, CCB Indonesia planted 5,000 mangrove trees along the coastline of Muara Beting, Muara Gembong, Bekasi Regency, West Java. This activity serves to sequester carbon dioxide (CO₂), protect the coastline from erosion, provide critical habitats for biodiversity, and mitigate climate change risks. Based on conservative estimates, these 5,000 mangrove trees are expected to sequester approximately 61.5 tons of (CO₂), annually, demonstrating the vital role of mangrove ecosystems as natural carbon sinks for climate change mitigation.

- 3) Bank Activities with Social and Environmental Awareness
Efforts to promote activities within CCB Indonesia that prioritize social and environmental aspects aim to conserve increasingly limited natural resources. These include the development of eco-friendly products (digital banking), resource conservation, the implementation of educational programs via e-learning, and conducting long-distance meetings through teleconferencing, among other initiatives.

ACHIEVEMENTS OF THE SUSTAINABLE FINANCE ACTION PLAN

In 2025, CCB Indonesia continued the implementation of various strategic initiatives to drive the Sustainable Finance Action Plan, as follows:

1. Realization of Credit Disbursement for Green Business Categories (KUBL)
Throughout 2025, credit disbursement to companies that demonstrate environmental concern and support (green

CORPORATE GOVERNANCE

CORPORATE SOCIAL & ENVIRONMENTAL RESPONSIBILITY ('SUSTAINABILITY REPORT')

company), or environmentally sound financing, included the following categories: [OJK B.1.d]

Environmentally Sustainable Business Activities	Realization as of 31 December 2025 (in billions of Rupiah)
Renewable Energy	222.86
Pollution Prevention and Control	195.33
Water and Wastewater Management	225.67
Products that reduce resource consumption and generate less pollution (eco-efficient)	-
Other environmentally conscious business activities	1,265.17
Management of biological natural resources and sustainable land use	1.94
MSME activities	1,498.36
Total Credit Disbursement for KUBL - 31 December 2025	3,409.33

Realization of Credit Disbursement for Green Business Categories (KUBL) as of 31 December 2025, reached Rp3.4 trillion, representing 12.91% of the total credit portfolio.

Below are several examples of environmentally sound financing/ credit disbursements:

- PT Aruna Cahaya Pratama: Engaged in the procurement, installation, and operation of solar photovoltaic (PV) systems and/or solar power plants with a total capacity of up to 200MW.
 - PT Air Bersih Jakarta (ABJ): A company supporting PAM Jaya in expanding clean water supply coverage across Jakarta. This financing supports the construction, operation, and maintenance of new water supply systems (SPAM Jatiluhur and SPAM Buaran) for distribution to customers throughout Jakarta.
 - PT Sarana Multi Infrastruktur (SMI): A catalyst agent for Indonesian infrastructure development under the direct supervision of the Ministry of Finance. CCB Indonesia, in collaboration with CCB Asia (Hong Kong), participated in a syndicated loan facility to provide working capital, aligning with CCB Indonesia's commitment to infrastructure advancement. This financing supports PT SMI's infrastructure development portfolio, specifically for projects categorized as 'green projects' and 'social projects,' subject to KPIs and assessments by third-party sustainability consultants.
 - PT PP Semarang Demak (Persero): Engaged in toll road construction, specifically financing for eco-friendly transportation business activities.
 - PT Manha Daya Mandiri: Engaged in mini-hydro power generation (Renewable Energy).
 - PT Culletprima Setia: Engaged in the manufacture of household appliances (plates, glasses, etc.) using recycled glass/cullet as raw materials (pollution prevention and control).
 - PT Solo Citra Metro Plasma Power: Engaged in waste-to-energy power generation.
 - PT Hutama Karya (HK): Engaged in the construction of the Trans-Sumatra Toll Road, specifically financing for eco-friendly transportation business activities.
 - PT JTD Jaya Pratama: Engaged in the construction of intra-city toll roads.
 - PT Bumi Karsa Nusantara.
 - PT Indonesia Infrastructure Finance: A national private company mandated as a catalyst for infrastructure development and an implementer of sustainable infrastructure.
2. Realization of the Sustainable Reforestation Program
- The sustainable reforestation program, implemented by CCB Indonesia since 2014 in the arid regions of Wonogiri and Banyumas, Central Java, continued with the following realizations: [OJK B.2.d]
- In 2025, CCB Indonesia continued the Sustainable Reforestation Program by planting 5,000 mangrove trees along the coastline of Muara Beting, Muara Gembong, Bekasi Regency, West Java. This activity helps sequester carbon dioxide (CO₂), protects the coastline from erosion, provides critical habitats for biodiversity, and mitigates climate change risks. Based on conservative estimates, these 5,000 mangroves are expected to sequester approximately 61.5 tons of CO₂ annually, highlighting the vital role of mangrove ecosystems as natural carbon sinks.
 - Marking its 11th year, CCB Indonesia continued its tree-planting program using premium fruit seedlings, coordinating the planting of 500 Bawor Durian seedlings for the farming community in Karangtengah Village, Banyumas, Purwokerto, Central Java. The harvested fruit is expected to boost the local economy while preserving the environment. Since 2014, CCB Indonesia has consistently implemented reforestation programs in three villages (Sumberharjo, Sindukerto, and Puloharjo) in Eromoko District, Wonogiri Regency, as part of its Corporate Social Responsibility (CSR) initiatives.
3. Adjustment of CCB Indonesia's Mission
- CCB Indonesia's Mission has been adjusted to accommodate the Sustainable Finance program, incorporating environmental responsibility. The revised Mission is to "Provide better products and services for customers, create higher value for shareholders, build broader career path for associates, and



implementing social and environmental responsibility as a good corporate citizen."

4. Internal Socialization of Sustainable Finance

CCB Indonesia strives to build awareness among all employees regarding the importance of sustainable finance. Directions are provided to employees at the head office and branch offices for further dissemination. Guidance is also provided to business units responsible for credit disbursement to prioritize business actors who emphasize social and environmental factors and generate a positive impact on environmental preservation.

5. Development of Digital Banking Services

For several years, CCB Indonesia has consistently developed technology-based products and services through electronic channels, including internet and mobile banking, while advancing toward digital banking. In the context of Sustainable Finance, these technology-based products conserve resources such as paper (paperless) and fuel (by reducing the need for physical transportation). These services enable customers to conduct financial transactions remotely without visiting a branch office.

6. Training and Workshops on Sustainable Finance

CCB Indonesia's management and employees participated in various training sessions and workshops, including:

- Webinar: "Socialization of ESG Reporting to Realize a Sustainable Capital Market and Promote Sustainable Investing" by the Indonesia Stock Exchange (22 Jan, 2025).
- Webinar: "Sustainability Report Awareness" by the Indonesia Stock Exchange (28 Feb 2025).
- Webinar: "Sustainability Accounting and Reporting in the Financial Services" by the OJK Institute (6 Mar 2025).
- Training: "Climate Risk Scenario Analysis & Stress Testing for 2025 OJK Compliance" by Prospero Training Center (11-12 Mar 2025).
- Webinar: "Navigating Sustainability Reporting Standards: IFRS" by the Indonesian Issuers Association (20 Mar 2025).
- Focus Group Discussion (FGD): "Implementation of the Indonesia Taxonomy for Sustainable Finance (TKBI) and Digitalization Plans for Sustainability Reports (SR) and Sustainable Finance Action Plans (RAKB)" by the OJK (20 Mar 2025).

SUSTAINABILITY PERFORMANCE OVERVIEW

Economic Aspect [OJK B.1]

Description	Unit	2025	2024	2023
Interest Income	Million Rupiah	2,180,379	2,141,940	1,690,17
Net Income for the Year	Million Rupiah	301,948	295,402	241,291
Total Funding	Million Rupiah	28,666,012	23,357,472	19,986,812
Total Corporate Loans	Million Rupiah	14,449,998	11,875,040	9,134,978
Total Commercial Loans	Million Rupiah	9,721,330	9,219,188	7,846,754
Total SME Loans	Million Rupiah	980,632	939,281	901,858
Total Consumer Loans	Million Rupiah	1,255,227	1,430,292	1,476,387
Number of local employees	People	1,132	1,125	1,174

Environmental Aspects [OJK B.2]

Description	Unit	2025	2024	2023
Fuel Consumption	Liter	272,566	283,876	320,354
Water, Electricity, and Gas Expenses	billion Rupiah	5.37	5.57	5.62
Printing Expenses	Million Rupiah	329	495	495

CCB Indonesia strives for continuous energy efficiency in its operations, as reflected in the Bank's downward trend in energy consumption.

The Bank consistently endeavors to reduce the use of fuel resources in its activities through various initiatives, including conducting meetings and discussions via teleconference, organizing virtual training (e-training), and holding General Meetings of Shareholders (GMS) in a hybrid format. Furthermore, CCB Indonesia encourages customers to utilize digital banking services, reducing the need for branch visits and thereby decreasing transportation-related fuel consumption.

CCB Indonesia continued its Sustainable Reforestation Program in 2025 by planting 5,000 mangrove trees along the coastline of Muara Beting, Bekasi Regency, West Java. Based on conservative estimates, these 5,000 mangrove trees are projected to sequester approximately 61.5 tons of CO₂ annually.

Additionally, in 2025, CCB Indonesia proceeded with its Tree Planting program by distributing premium fruit seedlings, planting 500 premium Bawor Durian seedlings in Karang Tengah Village, Banyumas, Purwokerto, Central Java.

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CORPORATE SOCIAL & ENVIRONMENTAL RESPONSIBILITY ('SUSTAINABILITY REPORT')

Social Aspects [OJK B.3]

Description	Unit	2025	2024	2023
Number of Male Employees	People	548	544	582
Number of Female Employees	People	592	587	601
New Employee Recruitment	People	130	105	140
Employee Turnover	People	121	157	160
Number of Trainings	Program	308	286	310
CSR Funds	Rupiah	635.918.167	465.836.546	452.975.060

CCB INDONESIA PROFILE

Vision, Mission, and Sustainability Values [OJK C.1]

Vision

Become an international bank and has the ability to multiply value through innovation capabilities.

Mission

Provide better products and services for customers, create higher value for shareholders, build broader career path for associates, and implementing social and environmental responsibility as a good corporate citizen.

Core Values

1. Integrity
Ability and commitment to realize what has been agreed.
2. Trust
Relationships are based on trust in each other.
3. Speed
Speed in providing service.
4. Competence
Competence is the main differentiator between success and failure in any field.

Company Address [OJK C.2]

Name	PT Bank China Construction Bank Indonesia Tbk
Head Office Address	Sahid Sudirman Center, Lantai 15 Jl. Jend. Sudirman Kav. 86, Jakarta Pusat 10220, DKI Jakarta, Indonesia
Telephone number	(62-21) 5082 1000
Email address	corsec@idn.ccb.com
Website	bankccbci.co.id

Full information regarding CCB Indonesia's office network, consisting of 71 offices, is available in the Office Network sub-section (page 276) of this Annual Report, which is integrated with the Sustainability Report.

Business Scale [OJK C.3]

- a. Total Assets and Total Liabilities
Total Assets as of 31 December 2025 IDR38,083,709,000,000
Total Liabilities as of 31 December 2025 IDR30,938,191,000,000
- b. Employee Demographics
Full information regarding CCB Indonesia's employee demographics, categorized by gender, position, age, education, and employment status, is disclosed in the Human Capital sub-section (page 54) of this Annual Report, which is integrated with the Sustainability Report.
- c. Shareholder Name and Percentage of Shareholding
This information is disclosed in the Shareholder Information sub-section (page 16) of this Annual Report, which is integrated with the Sustainability Report.
- d. Operational Area
Information regarding the operational areas is disclosed in the Office Network sub-section (page 276) of this Annual Report, which is integrated with the Sustainability Report.

Products, Services, and Business Activities [OJK C.4]

Based on Article 3 of the Company's Articles of Association, the scope of CCB Indonesia's activities is to conduct business in the banking sector in accordance with the prevailing laws and regulations.

Full information regarding CCB Indonesia's Products and Services is disclosed in the Products, Services, and Interest Rate Information sub-section (page 272) of this Annual Report, which is integrated with the Sustainability Report.

Membership in Associations [OJK C.5]

This information is disclosed in the Supporting Institutions and/or Professionals sub-section (page 15) of this Annual Report, which is integrated with the Sustainability Report.

Significant Changes [OJK C.6]

As part of the bank's network optimization and operational efficiency initiatives driven by digital service transformation, CCB Indonesia closed 2 (two) Sub-Branch Offices (KCP) on 17 March 2025, specifically KCP Kalimalang in Jakarta and KCP Dewi Sartika in Bogor. This measure aligns with the Bank's strategic policy to strengthen its digital banking ecosystem. Aside from these changes, there were no other significant events that impacted the Bank's sustainability performance during this period.



MESSAGE FROM THE BOARD OF DIRECTORS [OJK D.1]

Dear Esteemed Shareholders and Stakeholders,

It is an honor for us to present the Sustainability Report for the 2025 fiscal year. This report is prepared not only to ensure regulatory compliance but also as a reflection of our commitment to integrate economic, environmental, social, and governance (ESG) aspects into our operations to create sustainable added value.

In general, the Board of Directors views that the implementation of sustainability aspects within CCB Indonesia throughout 2025 has proceeded well. We fully support the implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, in accordance with Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017, as a form of comprehensive support from the financial services sector to foster sustainable economic growth by aligning economic, social, and environmental interests.

In alignment with Government policy, CCB Indonesia consistently applies a sustainable financing framework to promote environmentally sound economic activities. This initiative is focused on harmonizing business growth with the national target of achieving Net Zero Emissions by 2060.

Policies to Respond to Challenges in Fulfilling Sustainability Strategy [OJK D.1a]

As part of the financial services institution's responsibility to mitigate climate change risks, CCB Indonesia has established strategic policies that align business growth with environmental preservation. We understand that current sustainability challenges, ranging from extreme weather and prolonged droughts to land degradation, require a response that goes beyond mere business operations to encompass ecosystem restoration and service transformation.

In response to the issues of land degradation and the increasing threat of landslides, CCB Indonesia has taken concrete steps through the Sustainable Reforestation Program. This strategic initiative is focused on the rehabilitation of arid regions, which commenced in 2014 in the Wonogiri area, Central Java. CCB Indonesia remains committed to the long term by overseeing the process from the pre-planting stage and the selection of seedlings adaptive to parched land, to the intensive watering phase to ensure trees can grow independently with strong root structures to prevent erosion. This initiative is a tangible manifestation of the Bank's support for Sustainable Development Goal (SDG) No. 15, specifically in protecting terrestrial ecosystems and reversing land degradation.

Then, in recent years, CCB Indonesia has consistently positioned digitalization as a strategic policy pillar. The development of electronic channel-based products and services, alongside the acceleration of digital banking, is aimed not only at enhancing customer experience but also as a response to resource efficiency challenges.

By reducing paper and energy consumption in banking services, CCB Indonesia strives to minimize its operational carbon footprint.

Moreover, CCB Indonesia implements credit disbursement toward Green Business Categories (KUBL). This policy ensures that business growth is directed toward supporting environmentally friendly business practices. We are committed to rigorously evaluating and mitigating the negative environmental impacts of our financing while encouraging debtors to adopt more sustainable operational standards.

Through the integration of various initiatives, CCB Indonesia is optimistic about achieving continued competitive growth while delivering positive contributions toward maintaining ecosystem balance and social welfare in the future.

Financing for Green Business Activities [OJK D.1b]

CCB Indonesia is committed to expanding its green financing disbursements for environmentally sound business activities by prioritizing credit allocation to business actors who integrate social and environmental aspects into their operations. These include:

- PT Aruna Cahaya Pratama: Engaged in the procurement, installation, and operation of solar photovoltaic (PV) systems and/or solar power plants with a total capacity of up to 200MW;
- PT Air Bersih Jakarta (ABJ): For the construction, operation, and maintenance of the new Jatiluhur and Buaran Water Supply Systems (SPAM), to be distributed to PAM Jaya customers across the Jakarta area;
- PT Sarana Multi Infrastruktur (SMI): Where CCB Indonesia collaborated with CCB Asia (Hong Kong) in a syndicated loan facility to provide working capital, specifically for 'green projects' and 'social projects';
- PT PP Semarang Demak (Persero): For eco-friendly transportation business activities;
- PT Manha Daya Mandiri: Engaged in mini-hydro power generation (renewable energy);
- PT Culletprima Setia: Engaged in the manufacturing of household appliances using recycled glass as raw materials (pollution prevention and control);
- PT Solo Citra Metro Plasma Power: Engaged in waste-to-energy power generation;
- PT Utama Karya (HK): For eco-friendly transportation business activities;
- PT JTD Jaya Pratama: Engaged in the construction of intra-city toll roads;
- PT Bumi Karsa Nusantara;
- PT Indonesia Infrastructure Finance: A company mandated as a catalyst for infrastructure development and an implementer of sustainable infrastructure.

Overview of ESG Achievement Aspects [OJK D.1b]

Since adjusting its mission to accommodate the Sustainable Finance program, which now incorporates an element of environmental responsibility, CCB Indonesia has consistently implemented strategic

CORPORATE GOVERNANCE

CORPORATE SOCIAL & ENVIRONMENTAL RESPONSIBILITY ('SUSTAINABILITY REPORT')

initiatives to drive the Sustainable Finance Action Plan. Various economic programs and activities are conducted to support the achievement of the SDGs, covering economic, environmental, and social aspects within a sustainable financing framework as a tangible contribution to Indonesia's 2060 Net Zero Emission (NZE) target.

In 2025, CCB Indonesia coordinated the planting of 500 premium Bawor Durian seedlings for the farming community in Karangtengah Village, Banyumas, Purwokerto, Central Java. The harvested fruit is intended for use by the local community, which is expected to boost the local economy while simultaneously preserving the environment.

Additionally, in 2025, CCB Indonesia planted 5,000 mangrove trees along the coastline of Muara Beting, Muara Gembong, Bekasi Regency, West Java. This activity serves to sequester carbon dioxide (CO₂), protect the coast from erosion, provide critical habitats for biodiversity, and mitigate climate change risks. Based on conservative estimates, the planting of these 5,000 mangrove seedlings is projected to sequester approximately 61.5 tons of CO₂ annually. This achievement underscores the crucial role of mangrove ecosystems as natural carbon sinks in sustainable climate change mitigation efforts.

CCB Indonesia continues to promote activities that prioritize social and environmental aspects to conserve increasingly limited natural resources. These include the development of eco-friendly products (digital banking), resource efficiency, the implementation of educational programs through e-learning, and the use of teleconferencing for meetings involving participants in remote locations. Furthermore, CCB Indonesia's personnel and Board of Directors actively participate in trainings and workshops related to Sustainable Finance.

Strategy for Achieving Sustainability Targets [OJK D.1c]

In navigating the dynamics of 2026, CCB Indonesia is closely monitoring the macroeconomic indicators outlined in the 2026 State Budget Draft (RAPBN), where the Government of Indonesia projects national economic growth at 5.4% with inflation maintained at approximately 2.5%. This growth is expected to be supported by robust consumption, investment, exports, and the acceleration of sustainable transformation.

However, the Bank remains vigilant regarding external factors, including global uncertainties that could potentially impact consumption and investment levels—the primary drivers of Gross Domestic Product (GDP). Within the industry, banking credit growth for 2026 is forecasted to remain below optimal levels, within the range of 8–12%. Facing these challenges, CCB Indonesia is taking adaptive measures to ensure business sustainability amidst volatile global risks.

To capture growth opportunities amidst these conditions, the Bank's strategies and policies are directed toward prudent and conservative business development. The primary focus is placed on the corporate banking segment, synergized with Small and Medium Enterprises (SME), commercial, and consumer banking segments.

As part of the strategic response to the energy transition, CCB Indonesia provides full support through green financing in the renewable energy sector. This measure is a tangible manifestation of the Bank's contribution to supporting the Indonesian Government's 2060 Net Zero Emission (NZE) program and continuing the implementation of Green Business Categories (KUBL). In its execution, the Bank utilizes the Indonesia Taxonomy for Sustainable Finance (TKBI) as the primary guideline to increase capital allocation and ensure targeted sustainable financing.

To ensure the achievement of these targets, CCB Indonesia implements comprehensive risk management and internal controls. We have established a robust organizational structure, with key positions held by permanent officials to guarantee optimal oversight and execution functions. The Board of Commissioners and the Board of Directors assume full responsibility for ensuring that risks arising from business activities including risks associated with the implementation of sustainable finance are properly identified, measured, monitored, and managed.

Risk management involves cross-functional coordination, from executive officers to all employees, supported by strategic committees. The internal control system is executed through inherent control mechanisms across all lines of duty, encompassing direct supervision and strict compliance with standard operating procedures.

Through the strengthening of information technology systems, cost efficiency, and the professional development of human capital, the Bank is committed to maintaining an adequate Capital Adequacy Ratio (CAR) and liquidity position. All these efforts are conducted as a manifestation of compliance with Good Corporate Governance (GCG) principles to increase the trust of shareholders and the public in CCB Indonesia's long-term sustainability.

CLOSING

On behalf of the Board of Directors, we express our deepest appreciation to all stakeholders for your invaluable support and trust. We thank you for the excellent cooperation we have established. To our Shareholders and the Board of Commissioners, we extend our gratitude; the management of the Bank has proceeded successfully. We also thank our employees and the entire CCB Indonesia family, who consistently and loyally walk alongside us. Let us continue to realize sustainable growth for a better future.

PT Bank China Construction Bank Indonesia Tbk,

The Board of Directors



SUSTAINABILITY GOVERNANCE

Responsible Party for the Implementation of Sustainable Finance [OJK E.1]

The responsibility for the implementation of Sustainable Finance at CCB Indonesia resides within the Company's highest governance bodies, namely the Board, and extends to head office management, Division Heads, Regional Heads, and throughout CCB Indonesia's entire branch network.

The Board of Commissioners' responsibilities regarding the implementation of sustainability aspects and sustainable finance principles include, among others, approving the Bank Business Plan (RBB), which incorporates the Sustainable Finance Action Plan (RAKB) for submission to the Financial Services Authority (OJK).

The Board of Directors is responsible for the preparation and implementation of the Sustainable Finance Action Plan, to be cascaded through the subsequent layers of the organizational structure. The designated work unit assists the Board of Directors in preparing the Sustainable Finance Action Plan, which is submitted alongside the Bank Business Plan to the Financial Services Authority after obtaining approval from the Board of Commissioners. Head office management provides guidance to business units to prioritize credit disbursement to business actors who conduct their operations with a primary focus on environmental factors and contribute positively to environmental preservation.

Competency Development Related to Sustainable Finance [OJK E.2]

CCB Indonesia fully recognizes the vital importance of continuously increasing the knowledge and competencies of its human capital aligned with their respective functions, regarding the implementation of sustainable finance governance, as well as knowledge in providing eco-friendly banking products and services that adhere to sustainable finance principles.

During 2025, CCB Indonesia conducted a total of 308 training programs with 6,667 participants. The 2025 training programs were held both domestically and internationally, via online and offline formats, tailored to the specific needs at the time of execution. In 2025, 57 employees were sent to participate in overseas training programs. CCB Indonesia has consistently implemented employee training and competency development programs, conducted both internally and externally.

In the context of developing competencies related to sustainable finance, several officers and members of the Board of Directors participated in various trainings and workshops regarding Sustainable Finance and Environmental, Social, and Governance (ESG) throughout 2025, as follows:

- Webinar: "ESG Reporting Socialization to Realize a Sustainable Capital Market and Promote Sustainable Investing" by the Indonesia Stock Exchange on January 22, 2025, in Jakarta.
- Webinar: "Sustainability Report Awareness" by the Indonesia Stock Exchange on February 28, 2025, in Jakarta.
- Webinar: "Sustainability Accounting and Reporting in the Financial Services" by the OJK Institute on March 6, 2025, in Jakarta.
- Training: "Climate Risk Scenario Analysis & Stress Test for 2025 OJK Compliance" by Prospero Training Center on March 11–12, 2025, in Jakarta.
- Webinar: "Navigating Sustainability Reporting Standards: IFRS" by the Indonesia Association of Public Listed Companies on March 20, 2025, in Jakarta.
- Focus Group Discussion (FGD): "Implementation of the Indonesia Taxonomy for Sustainable Finance (TKBI) and the Digitalization Plan for Sustainability Reports (SR) and Sustainable Finance Action Plans (RAKB)" by the Financial Services Authority on June 25, 2025, in Jakarta.

Risk Assessment of Sustainable Finance Implementation [OJK E.3]

In managing the risks associated with the implementation of sustainable finance, the Bank maintains a robust organizational structure to support sound risk management and internal controls. This includes the establishment of the Internal Audit Division, Risk Management Division, Risk Management Committee, Risk Monitoring Committee, and Compliance Division.

CCB Indonesia has implemented risk management policies designed to ensure that risks arising from its business activities are identified, measured, monitored, managed, and reported—ultimately enhancing the trust of shareholders and the public. To achieve these objectives, the Bank has formed a Risk Management Committee and a Risk Management Division tasked with establishing risk management policies to address emerging risks while continuously improving and refining risk management implementation.

The organizational structure is fully operational, with all key positions held by permanent officials. The Board of Commissioners and the Board of Directors have fulfilled their duties and responsibilities regarding risk management implementation. Risk management involves the entire Board of Directors, executive officers, and all employees, overseen by the Board of Commissioners.

The organizational framework and the Committees assisting the Commissioners and Directors coordinate closely to support the implementation of risk management and internal controls.

The Board of Directors ensures that all material risks and their subsequent impacts are followed up on, and provides accountability reports to the Board of Commissioners.

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The Board of Directors monitors risk management policies and strategies through discussions in various committee meetings. The Bank has maintained high-quality risk management, as reflected in its well-managed Risk Profile.

As a manifestation of the Bank's commitment to Good Corporate Governance and the application of risk management in sound and prudent banking practices, CCB Indonesia performs comprehensive, independent, and objective oversight functions. In principle, the internal control system is executed through inherent control mechanisms within every line and task force, including direct supervision by superiors, compliance with standard operating procedures, and other internal control mechanisms.

Relationship with Stakeholders [OJK E.4]

CCB Indonesia consistently strives to maintain the trust of its stakeholders. It is a core value for the Bank to continuously increase performance, ensure business continuity, and fulfill its role and responsibility as an intermediary institution to support the national economy.

We are committed to build harmonious relationships with all stakeholders. To optimize sustainability performance, CCB Indonesia has conducted stakeholder mapping that supports good governance, identifying key groups such as shareholders/investors, customers, correspondent banks, government/regulators, employees, suppliers, and the communities within CCB Indonesia's operational environment.

Stakeholders	Engagement Method
Shareholders/ Investors	Annual General Meeting of Shareholders (AGMS)
Customers	- Customer Service - Regular meetings at the Bank's offices and customer locations - Customer feedback and suggestions
Correspondent Banks	Transaction collaboration for remittance services, including foreign currency transfers both internationally and domestically, as well as treasury transactions involving foreign currencies.
Government/ Regulators	- Seminars - Submitting reports in accordance with regulations
Employees	- Regular and ad hoc meetings - Performance improvement forums - Training/education - Employee team-building activities
Suppliers/Business Partners	- Open meetings and discussions - Contracts and employment agreements
Public	Programs that reach out to or empower the community.

Challenges in the Implementation of Sustainable Finance [OJK E.5]

In conducting all business activities across all lines, CCB Indonesia is committed to always implementing good corporate governance. The application of sustainable finance principles within sustainable governance reflects CCB Indonesia's commitment to operating with due regard for environmental, social, and governance (ESG) aspects.

The challenges CCB Indonesia faces in implementing sustainable governance that still require attention include the need for continuous development of the knowledge and competencies of its human capital, aligned with their respective functions, regarding sustainable finance governance, as well as knowledge in providing eco-friendly banking products and services that adhere to sustainable finance principles (internal capacity building). Furthermore, efforts are required to integrate the implementation of sustainable governance with existing functions within the organizational structure.

SUSTAINABILITY PERFORMANCE**Activities to Foster a Sustainability Culture [OJK F.1]**

CCB Indonesia strives to build awareness among all employees regarding the importance of implementing sustainable finance. The Bank consistently fosters a culture of guidance, where unit heads are tasked with cascading directions to all staff under their coordination to prioritize social and environmental concerns in all operational and business activities.

Units performing credit disbursement functions are directed to prioritize business actors who conduct their operations with a primary focus on environmental factors and contribute positively to environmental preservation. Furthermore, CCB Indonesia's mission has been adjusted to accommodate the Sustainable Finance program, with the updated Mission now incorporating elements of social and environmental responsibility.

Financing and credit allocation related to the implementation of sustainable finance across each business segment will be regulated in further detail within the Guidelines and/or Standard Operating Procedures (SOPs), as well as other relevant guidelines associated with sustainable finance execution.

CCB Indonesia also supports sustainable finance through the implementation of banking policies and practices applied across all lines of business. Moreover, the Bank's strategic move toward sustainable banking is evidenced by the formulation of the Sustainable Finance Action Plan (RAKB), which involves all work units while ensuring alignment between economic, social, and environmental aspects.



ECONOMIC PERFORMANCE

Comparison of Targets and Performance in Revenue and Profit/Loss [OJK F.2]

Year	Comparison of Targets and Realized Interest Income (in millions of Rupiah)		Comparison of Targets and Realized Net Profit/Loss (in millions of Rupiah)	
	Target	Realization	Target	Realization
2025	2,291,461	2,180,379	317,832	301,948
2024	2,050,984	2,141,940	294,675	295,402
2023	1,567,758	1,690,178	153,015	241,291

Comparison of Targets and Realized Performance of Financing Aligned with Sustainable Finance [OJK F.3]

KUBL Category	2025		2024		2023	
	Target	Realization	Target	Realization	Target	Realization
Renewable Energy	-	222,861	-	217,699	-	89,870
Pollution Prevention and Control	-	195,329	-	1,267,891	-	350,772
Sustainable Water and Wastewater Management	-	225,670	-	157,914	-	84,892
Products That Reduce Resource Consumption and Generate Less Pollution (Eco- Efficient)	-	...	-	466,753	-	-
Other Environmentally Conscious Business Activities	-	1,265,169	-	767,259	-	575,050
MSME Activities	-	1,498,357	-	-	-	-

ENVIRONMENTAL ASPECT

General Aspect

During 2025, reforestation costs incurred by CCB Indonesia amounted to IDR277,686,000. These funds were utilized for the planting of 5,000 mangrove trees in Bekasi Regency, West Java, and the donation of 600 premium durian seedlings to villagers in Karang Tengah Village, Banyumas, Central Java. This figure is lower than the previous year's reforestation expenditure of IDR295,845,000, which was used for the planting of 500 durian seedlings in Banyumas and the watering costs for seedlings from the previous phase during the dry season in Wonogiri. [OJK F.4]

Material Aspects

Use of Environmentally Friendly Materials [OJK F.5]

CCB Indonesia consistently strives to reduce resource consumption, such as printed materials, for both daily banking operations and for customers conducting financial transactions at the bank.

Over the last 5 (five) years, Printed Material Costs have shown a downward trend.

Expenses	(in million Rupiah)				
	2025	2024	2023	2022	2021
Printing	329	495	495	579	543

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Energy Aspect

Energy Consumption and Intensity [OJK F.6]

CCB Indonesia utilizes energy, primarily fuel, for transportation purposes in its banking operations across 71 offices spread throughout Indonesia.

We consistently strive to reduce energy consumption within the bank's activities, including through meetings and discussions held via teleconferencing. Similarly, this includes conducting virtual training (e-training) and organizing General Meetings of Shareholders in a hybrid format. Furthermore, CCB Indonesia encourages customers to conduct financial transactions using digital banking, thereby eliminating the need for customers to visit the bank and reducing transportation usage.

Moreover, energy efficiency efforts undertaken include encouraging the use of personal refillable water bottles to reduce the consumption of bottled mineral water in plastic. CCB Indonesia also promotes electricity efficiency by providing directives to turn off lights, computers, and other electrical equipment when leaving a room. [OJK F.7]

Table of CCB Indonesia Energy Consumption for 2023–2025

Description	Unit	2025	2024	2023	Increase/ (Decrease) 2024-2025 (%)
Water, Electricity, and Gas Expenses	Billion Rupiah	5.37	5.57	5.62	(3.72)
Fuel Consumption	Litre (L)	272,566	283,876	320,354	(3.98)
	Gigajoule (GJ)	8,995	9,368	10,571	(3.98)
	Million Rupiah	2,726	2,839	3,204	(3.98)

Water Aspect

Water Consumption

CCB Indonesia manifests its environmental management commitment, in part, through the routine recording of water consumption across all operational areas. We rely on the supply from the Regional Water Utility (PDAM) network for the needs of each work unit, where CCB Indonesia consistently instills a water-saving culture among all employees. CCB Indonesia records the costs of water, electricity, and gas as an integrated unit. [OJK F.8]

SOCIAL PERFORMANCE

Commitment to Provide Equal Services for Products and Services to Consumers [OJK F.17]

In order to maintain public trust and consumer protection, CCB Indonesia consistently prioritizes creating a sense of security for all customers. CCB Indonesia's products and services comply with prevailing regulations, adhering to the best standards and best practices.

Every product launched by CCB Indonesia is designed to provide maximum value and benefits to customers. Through our frontliners, we ensure that customers fully comprehend the advantages of CCB Indonesia's products in alignment with their specific needs.

Product transparency at CCB Indonesia encompasses all relevant information, including product benefits and utility, terms and conditions, the rights and obligations of each party, contract termination and settlement procedures, administrative fee disclosures, and associated risks. This information is communicated to the public through promotional media such as brochures, leaflets, the official website, and announcement boards throughout CCB Indonesia's office network.

Every CCB Indonesia office is equipped to handle customer complaints or grievances, ensuring that issues are promptly followed up with a resolution target time that complies with Financial Services Authority (OJK) regulations.

Employment Aspect

CCB Indonesia regards its employees, referred to as CCB Indonesia's Human Capital, as the Company's most valuable asset. The Bank's sustainability is highly dependent on the management of reliable human resources capable of fostering a conducive work environment. CCB Indonesia's Human Capital receives comprehensive attention from the company, including competitive remuneration, competency and professionalism development through training, the creation of a comfortable workplace, health insurance coverage for employees and their dependents, respect for and protection of human rights, and the recognition of diversity, equity, and equal opportunity regardless of race, ethnicity, religion, or gender.

Equal Employment Opportunity

The Bank is committed to consistently providing a decent and safe work environment for employees without discrimination. To date, there have been no employee grievances regarding cases of discrimination, as the Bank believes that transparent equal employment opportunity enhances the sense of comfort and security for employees, thereby increasing productivity. [OJK F.18]

Child Labor and Forced Labor

CCB Indonesia is committed to not employing forced labor or child labor by strictly adhering to age qualification requirements within the recruitment process. [OJK F.19]

Provincial Minimum Wage

The percentage of permanent employee remuneration at the lowest level relative to the Provincial Minimum Wage (UMP) and Regency/City Minimum Wage (UMK). [OJK F.20]

City	Number of Employees	2025 Remuneration Percentage
Jakarta	50	101.81%
Bogor	6	101.95%
Semarang	4	102.89%
Bandung	3	102.23%
Tangerang	1	101.84%
Surabaya	3	102.02%
Tanjung Pinang	2	102.76%
Batam	6	102.00%
Sukabumi	2	102.77%
Malang	1	102.81%
NTB/Mataram	1	103.50%
South Tangerang	1	101.91%

Decent and Safe Work Environment

CCB Indonesia is committed to environmental sustainability within its daily operational activities, which includes maintaining the cleanliness and orderliness of the areas surrounding its offices.

In realizing a comfortable work environment, CCB Indonesia fulfills the rights of its employees. CCB Indonesia believes that appreciating diversity and equal opportunity creates a safe and comfortable workplace atmosphere, thereby increasing productivity and employee engagement. This is supported by the provision of adequate facilities, infrastructure, and standardized work procedures. [OJK F.21]

Employee Training and Competency Development

Employee training and development programs were a specific focus in 2025 and continue to be enhanced to meet the requirements of the Bank’s business growth. Throughout 2025, the Bank conducted a total of 308 training programs with 6,667 participants. For comparison, in 2024, the Bank executed 286 training programs with a total of 7,098 participants.

The following is a description of the training and employee competency development programs conducted by CCB Indonesia over the last three years: [OJK F.22]



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Description	Number of Employees Receiving Training			Training Hours			Average Training Hours per Employee		
	2025	2024	2023	2025	2024	2023	2025	2024	2023
Total	6,667	6,045	8,563	60,112	54,350	82,119	9.01	15.44	14.1
By Gender									
Male	3,095	3,185	3,913	31,770	24,892	37,385	7.93	9.24	9.55
Female	3,572	2,860	4,650	28,342	29,458	44,734	10.26	8.7	9.62
By Position Level									
Management	32	54	42	477	635	449	14.9	11.75	10.69
Staff	6,635	5,991	8,521	59,635	53,716	81,628	8.98	8.96	9.58

Community Aspect

Impact of Operations on the Surrounding Community, including Financial Literacy and Inclusion [QJK F.23]

CCB Indonesia's educational program strategy is directed toward school-aged children through to university students, ensuring they gain early knowledge of general finance and banking to cultivate individuals who are financially literate and capable of managing finances intelligently. This educational program is conducted by visiting schools to provide basic banking knowledge, specifically encouraging children to save. Education for elementary school students leans toward audio-visual materials and simple demonstrations that make it easier for them to understand and absorb financial knowledge. CCB Indonesia also conducts literacy programs at several universities to help students better understand the banking industry in general, providing them with valuable insights as they enter the workforce.

CCB Indonesia also participates in providing banking education to help small business owners gain financial knowledge and literacy for the progress and success of their businesses. During these banking education sessions, socialization on sustainable finance is also conducted, emphasizing the importance of environmental and social awareness in business operations for small entrepreneurs.

CCB Indonesia actively supports financial inclusion programs to increase public access to financial institutions, products, and services; improve the provision of financial products and/or services that align with the community's needs and capabilities; and elevate the quality of financial products and services.

No	Implementation Date	Activity Explanation	Organized by
1	21–22 January 2025	Early Banking Education: "Getting to Know Banks" Educating students about banks and saving at Darma Yudha School in Pekanbaru, with 162 participants.	KC Pekanbaru - Sudirman
2	20 February 2025	Financial literacy program "Promoting the National Financial Literacy Movement, Savings Education, Online Gambling, and Online Loans" at Alkitab School, Gowa Regency, South Sulawesi, attended by 60 participants.	KC Makassar
3	26 February 2025	Financial Literacy at SDN Cipagalo, Bandung	KCP Bandung Buah Batu
4	16 April 2025	Financial Literacy at SMA Metta Maitrea, Pekanbaru, with 28 participants	KCP Pekanbaru A Yani
5	18 July 2025	Financial Literacy at SMP Kristen Kalam Kudus, Surakarta.	KC Solo
6	19 July 2025	Financial Literacy at Yayasan Sahabat Anak Grogol, Grogol Subdistrict, Petamburan, West Jakarta, attended by 92 participants.	Head Office
7	13 August 2025	"Understanding Money and the Functions of Banks" at Nurul Ihsan Islamic Junior High School, Muara Gembong, Bekasi Regency, West Java, attended by 186 participants.	Head Office
8	8 October 2025	"Financial Intelligence for a Great Generation" at State Senior High School 5, Bekasi City	Inkopal, Kelapa Gading
9	November-December 2025	Financial Literacy and Inclusion at 5 Universities in the Jakarta-Bogor-Depok-Tangerang-Bekasi area (IPB, UDN, Trisakti, Binus Center, STIA)	Head Office



CORPORATE SOCIAL & ENVIRONMENTAL RESPONSIBILITY ('SUSTAINABILITY REPORT')

Public Complaints [OJK F.24]

CCB Indonesia has established General Policies and Guidelines for Consumer Protection, as well as Standard Operating Procedures (SOPs) for Consumer Complaint Services and Resolution. The Bank ensures transparency regarding consumer complaint procedures and dispute resolution in accordance with the regulations of the Financial Services Authority and Bank Indonesia. Furthermore, the Bank has established a dedicated unit/function for Customer Complaint Handling and Resolution.

Every customer complaint received is handled and resolved within the timeframe stipulated by prevailing regulations. Reports on the handling and resolution of customer complaints are submitted periodically to Bank Indonesia on a quarterly basis and to the Financial Services Authority on a semi-annual basis.

Information regarding complaint handling based on the type of financial transaction during 2025 is as follows:

No	Types of Financial Transaction	Completed		In Progress		Not Completed		Number of Complaints
		Total	%	Total	%	Total	%	
1	ATM/Debit Card	149	43.82	3	0.88	-	-	152
2	Time Deposit	1	0.29	-	-	-	-	1
3	(Mobile Banking/Internet Banking)	54	15.88	-	-	-	-	54
4	Current Accounts	27	7.94	-	-	-	-	27
5	Credit	3	0.88	-	-	-	-	3
6	Savings	103	30.29	-	-	-	-	103
Total		337	99.12	3	0.88	-	-	340

Environmental and Social Responsibility (ESR) Activities [OJK F.25]

The Sustainable Development Goals (SDGs) generally aim for the following:

- Our planet faces immense economic, social, and environmental challenges.
- To address these, the SDGs define global priorities and aspirations for 2030. They represent an unprecedented opportunity to eliminate extreme poverty and put the world on a sustainable path.
- Governments worldwide, including the Government of Indonesia, have agreed upon these goals.
- The SDGs establish global sustainable development priorities and seek to mobilize global efforts around a set of common goals and targets. They call for worldwide action among governments, business, and civil society to end poverty and create a life of dignity and opportunity for all, within planetary boundaries.

As a financial services institution in the banking sector, CCB Indonesia also bears social and environmental responsibilities. As a manifestation of social responsibility and care for others, the community, and the surrounding environment, CCB Indonesia consistently organizes various socio-humanitarian activities.

CCB Indonesia strives to provide benefits to the community as part of its Social Responsibility. The Bank is committed to participating in sustainable economic development to improve the quality of life and the environment.

CCB Indonesia formulates its Corporate Social Responsibility (CSR) policy based on Law No. 40 of 2007 concerning Limited Liability Companies, Article 1, Paragraph 3, stating that Environmental and Social Responsibility is CCB Indonesia's commitment to participate in sustainable economic development to improve the quality of life and an environment that is beneficial for the Company itself, the local community, and society at large.



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The CSR programs developed by CCB Indonesia are directed toward providing positive impacts, including:

1. Improving the quality of life for the underprivileged, especially for orphans, individuals with disabilities, and those with special needs. This aligns with SDG No. 3: Ensure healthy lives and promote well-being for all at all ages.
2. Sustainable reforestation programs that benefit both people and the environment, particularly in addressing arid and barren lands prone to landslides to halt and rehabilitate land degradation. This aligns with SDG No. 13: Take urgent action to combat climate change and its impacts, and SDG No. 15: Protect, restore, and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.
3. Fulfilling the needs of communities affected by natural disasters. This aligns with SDG No. 3: Ensure healthy lives and promote well-being for all at all ages.
4. Increasing banking literacy among small-scale communities to encourage the creation of an independent society. This aligns with SDG No. 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

CCB Indonesia continued its Sustainable Reforestation Program (aligned with SDGs No. 13 and 15) in 2025. This program, which has been running for over 10 years, coordinated the planting of

500 premium Bawor durian seedlings for farming communities in Karang Tengah Village, Banyumas, Purwokerto, Central Java. The fruit harvested from these trees can be utilized by the local community, which is expected to boost the local economy while simultaneously preserving the environment.

Moreover, reforestation programs in the Wonogiri and Banyumas areas have been implemented consistently since 2014 and will be extended to other locations. This program will continue to reach other arid villages in various regions of Indonesia to prevent erosion and mitigate landslide risks.

The program, operational since 2014, has covered three villages in Eromoko District, Wonogiri Regency (Sumberharjo, Sindukerto, and Puloharjo, including Sumberwatu and Cemangkah hamlets), as well as Karang Tengah Village in Banyumas.

The reforestation program consists of: (i) planting premium seedlings of longan, sapodilla, bitter bean (pete), and jackfruit along village roads, fields, residential areas, and hillsides where the fruit can be consumed or sold by residents; and (ii) providing assistance for watering the donated plants during the dry season.

In summary, as a form of CCB Indonesia's social responsibility and care for the community, the Bank held the following humanitarian activities in 2025:



CORPORATE SOCIAL & ENVIRONMENTAL RESPONSIBILITY ('SUSTAINABILITY REPORT')

No	Implementation Date	Types of Activities	SDGs Fulfillment	Explanation
1	21 February 2025	Social and Educational Contribution	SDGs No. 3 & 4	Assistance for daily necessities, food, and operational funds for the Bhakti Luhur Special Needs Orphanage in Tangerang.
2	23 March 2025	Educational Assistance Contribution	SDGs No. 4	Assistance in the form of educational funds for the "Kejar Paket Sekolah" program for underprivileged children, enabling them to continue their education for a better future.
3	23 March 2025	Humanitarian Social Contribution	SDGs No. 3	This assistance was provided in the form of basic food supplies and iftar meals for residents and children under the care of the Indonesia Hijau Foundation.
4	24-26 June 2025	Humanitarian Social Contribution	SDGs No. 3	The general public, in commemoration of World Blood Donor Day, coordinated by the Sahid Sudirman Center, Jakarta.
5	19 July 2025	Educational Assistance Contribution	SDGs No. 4	Assistance in the form of educational programs and learning resources and equipment for marginalized children.
6	13 August 2025	Sustainable Greening Program	SDGs No. 13, 14 dan 15	"The 5,000 Mangroves Movement: From Us for Nature" Mangrove Planting and Community Empowerment
7	13 August 2025	Educational Assistance Contribution	SDGs No. 4	Donations of school supplies, hygiene kits, and other essentials for students at MTs Nurul Ihsan, Bekasi Regency.
8	5 December 2025	Educational Assistance Contribution	SDGs No. 4	Financial education for MSMEs in the West Nusa Tenggara Islands region.
9	5 December 2025	Humanitarian Social Contribution		Providing aid to victims of natural disasters in North Sumatra, West Sumatra, and Aceh
10	18 December 2025	Humanitarian Social Contribution	SDGs No. 4 / 6	Providing aid in the form of clean water sanitation supplies and/or infrastructure assistance for underprivileged schools.
11	19 December 2025	Educational Assistance Contribution	SDGs No. 4	Providing education to MSMEs in the Banyumas region, Central Java, in collaboration with the Benih Baik Indonesia Foundation.
12	20 December 2025	Sustainable Reforestation Program	SDGs No. 13, 14 dan 15	A sustainable reforestation program involving the donation of 600 high-quality durian tree seedlings to villagers in Karang Tengah Village, Banyumas, Central Java, where the crops can be used by the local community and provide economic value, while also supporting the ecosystem in collaboration with the Benih Baik Indonesia Foundation.
13	20 December 2025	Humanitarian Social Contribution	SDGs No. 3	Assistance with logistics, basic food supplies, hygiene supplies, and supplies for the orphanage and school at the Brayat Pinuji Orphanage in Kulon Progo, Yogyakarta, which cares for 90 children ranging from toddlers to teenagers.
14	21 December 2025	Humanitarian Social Contribution	SDGs No. 3	Provision of general medical and dental care to the elderly, children, and the general public, as well as to children's orphanages, along with the distribution of gift packages to the elderly and toddlers.

RESPONSIBILITY FOR THE DEVELOPMENT OF SUSTAINABLE FINANCIAL PRODUCTS AND SERVICES

Innovation and Development of Sustainable Financial Products / Services [OJK F.26]

CCB Indonesia consistently develops technology-based products and services. Starting with the development of corporate internet banking, followed by retail and mobile banking, and subsequent digital banking advancements such as QR payments, iDebit, virtual accounts, foreign currency transfers, and more. Within the context of Sustainable Finance, the use of these technology-based products conserves resources, such as paper, and reduces fuel consumption by eliminating the need for physical transportation.

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Products/Services with Evaluated Safety for Customers
 [OJK F.27]

Regarding the development of sustainable financial products/services, particularly technology-based ones, IT System Security testing has been implemented to protect customer data and CCB Indonesia's banking applications as follows:

- CCB Indonesia has implemented the principles of confidentiality, integrity, and availability (CIA) across all communication networks, information, and banking systems in accordance with the Risk Management Guidelines of the Financial Services Authority (POJK MRTI).
- Information and banking system security is applied to technology, human resources, and IT operational processes, including:
 - Implementing two-factor authentication (2FA) for access to the core banking system, internet banking, and mobile banking.
 - Conducting periodic security system audits by engaging IT security vendors to perform security assessments, penetration tests, and infiltration tests on CCB Indonesia's banking application systems.
 - Performing regular evaluations of systems and procedures to increase security and ensure continuous alignment with the Risk Management Guidelines established by the Financial Services Authority.

Impact of Products/Services [OJK F.28]

The development of eco-friendly products and services through digital banking such as internet banking (business and retail), mobile banking, QR payments, iDebit, virtual accounts, and foreign currency transfers has a highly positive environmental impact. These services conserve resources like paper and fuel (gasoline/diesel) as they eliminate the necessity of traveling to bank branches, providing a more efficient solution for banking transactions. Digital banking services have become essential for customers to conduct financial activities without needing to visit physical offices.

Number of Recalled Products [OJK F.29]

During 2025, no products were recalled by CCB Indonesia.

Customer Satisfaction Survey on Sustainable Financial Products/Services [OJK F.30]

During 2025, no customer satisfaction surveys regarding specific Sustainable Products and/or Services were conducted.

Feedback Form [OJK G.2]

Thank you for your attention and appreciation of our Sustainability Report for the 2025 fiscal year. To increase CCB Indonesia's services and improve our future reporting, we kindly request your time to complete the following questionnaire and return it to us. We highly value your insights, suggestions, and constructive feedback to help us strengthen our sustainability performance and elevate the quality of this sustainability report.

Response to Feedback on the Previous Year's Sustainability Report [OJK G.3]

For the 2024 fiscal year reporting period, CCB Indonesia did not receive any feedback from relevant stakeholders. We remain committed to actively reviewing all future input to consistently improve the quality of our sustainable finance practices.

Disclosure Index in Accordance with Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies [OJK G.4]



CORPORATE GOVERNANCE

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The implementation of consistent, widespread and comprehensive Good Corporate Governance will generate added value for stakeholders, as well as support the long-term sustainable business growth of CCB Indonesia as a public company.

According to the Decision of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.10-0003777 dated 30 November 2016, and the Letter from the Financial Services Authority (OJK) No. S-400/PB.12/2016 dated 30 November 2016, it has been resolved to merge PT Bank Antar Daerah (Bank Anda) into PT Bank Windu Kentjana International, Tbk (Bank Windu). The resultant entity from this merger has been renamed PT Bank China Construction Bank Indonesia Tbk as per the Decision of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-0003776.AH.01.10 Year 2016 dated 30 November 2016, Letter from the Financial Services Authority No. S-441/PB.12/2016 dated 28 December 2016, and a Copy of the Decree of Board of Commissioners of Financial Services Authority No. 17/KDK.03/2016 dated 27 December 2016 regarding the Determination of the Use of Business Licenses on behalf of PT Bank Windu Kentjana International Tbk. into PT Bank China Construction Bank Indonesia Tbk ("CCB Indonesia").

The implementation of consistent, widespread and comprehensive Good Corporate Governance will generate added value for stakeholders, as well as support the long-term sustainable business growth of CCB Indonesia as a public company.



Continuous effort to promote the implementation of governance or Good Corporate Governance and ensure consistency in the application of Good Corporate Governance principles in all business activities at all tiers or levels of the organization are important factors in gaining and maintaining the trust of stakeholders, including shareholders/investors, customers, correspondent banks, government/regulators, employees, suppliers, and communities surrounding the work environment of CCB Indonesia.

This is increasingly important given that Good Corporate Governance assessment results also influence the Risk-Based Bank Rating (RBBR).

As an institution operating in the banking sector and as a public company, CCB Indonesia implements Good Corporate Governance guided by:

- Financial Services Authority Regulation No. 17 of 2023 dated 14 September 2023, and Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 dated 24 June 2025, regarding the Implementation of Governance for Commercial Banks.
- Financial Services Authority Regulation No. 45/POJK.03/2015 dated 23 December 2015, concerning the Implementation of Governance in Providing Remuneration for Commercial Banks.
- Financial Services Authority Regulation No. 21/POJK.04/2015 and Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 regarding the Implementation of Guidelines for Public Company Governance.
- Financial Services Authority Regulation No. 33/POJK.04/2014 dated 8 December 2014, concerning Board of Directors and Board of Commissioners of Issuers or Public Companies.
- Financial Services Authority Regulation No. 34/POJK.04/2014 dated 8 December 2014, concerning Nomination and Remuneration Committee of Issuers or Public Companies.
- Financial Services Authority Regulation No. 55/POJK.04/2015 dated 23 December 2015, regarding the Establishment and Guidelines for the Operation of Audit Committees.
- Decree of Board of Directors of the Indonesia Stock Exchange Kep-00101/BEI/12-2021 dated 21 December 2021, concerning Amendments to Regulation Number I-A regarding the Listing of Shares and Equity-like Securities Issued by Listed Companies.

The aforementioned provisions emphasize the necessity for the implementation of Good Corporate Governance principles to be manifested, at a minimum, in:

- The implementation of duties and responsibilities of Board of Commissioners and Board of Directors;
- The completeness and implementation of tasks of committees and units performing the functions of the bank's internal control;
- The implementation of compliance functions, internal auditors, and external auditors;
- The implementation of risk management, including internal control systems;
- Provision of funds to related parties and provision of large funds;
- The Bank's strategic plan; and
- Transparency of financial and non-financial conditions of the Bank.

CCB Indonesia is committed to consistently adopting the principles of Good Corporate Governance in all business activities across all tiers or levels of the organization, as the main foundation for conducting operations.

In order to sustain its efforts to enhance the execution of Good Corporate Governance, in 2025 CCB Indonesia is committed to upholding and refining the diverse enhancements undertaken in previous years, by focusing on three aspects of Governance, namely Governance Structure, Governance Process, and Governance Outcome.

PRINCIPLES OF CORPORATE GOVERNANCE

In implementing Good Corporate Governance, CCB Indonesia fosters a corporate culture by adhering to the principles of corporate governance, namely transparency, accountability, responsibility, independence, and fairness. These five principles are consistently applied in business activities and daily operations of the Bank at all levels of the organization.

GUIDELINES FOR CORPORATE GOVERNANCE

Enhancing the quality of Good Corporate Governance implementation is a key endeavor aimed at bolstering the Bank's performance, safeguarding stakeholders' interests, and fostering adherence to legal regulations and ethical standards (code of conduct) prevalent in the banking sector.

To ensure alignment with the principles of Good Corporate Governance across all organizational units, the Bank has established Policies and General Guidelines for its implementation. These guidelines have received approval from both Board of Commissioners and Board of Directors.

The Bank has developed the provisions for the implementation of its Policies and General Guidelines for Good Corporate Governance, which include:

- Self-Assessment Guidelines and Preparation of Good Corporate Governance Implementation Reports (Guidelines for Assessment and Preparation of Good Corporate Governance Reports), as a guide for conducting self-assessment and preparing reports on the implementation of Good Corporate Governance.
- Code of Ethics Guidelines, laying down the basic principles of behavior and professionalism expected from all CCB Indonesia personnel. The Code of Ethics Guidelines aim to foster a robust culture of risk awareness and establish a sound control environment within CCB Indonesia, ensuring that these values become deeply rooted in every member of CCB Indonesia personnel.
- Guidelines for Handling Conflict of Interest for all CCB Indonesia personnel:

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- to understand, prevent, and mitigate Conflicts of Interest, and
- to take a firm stance against Conflicts of Interest within the Bank to achieve good corporate governance.

In addition to adhering to the aforementioned Policies and Guidelines, the implementation of Good Corporate Governance is also based on other internal regulations established in accordance with applicable laws and regulations, while still adhering to the principles of Good Corporate Governance.

GENERAL MEETING OF SHAREHOLDERS (GMS)

The General Meeting of Shareholders (GMS) is the Company Organ with authority not delegated to Board of Directors or Board of Commissioners within the limits specified in the Law and/or the Articles of Association.

GMS has the authority, among others, to appoint and dismiss members of Board of Commissioners and Directors, evaluate the performance of Board of Commissioners and Directors, approve

changes to the Articles of Association, approve the Annual Report, and determine the form and amount of compensation, allowances, and facilities for members of Board of Commissioners and Directors, as well as make important decisions in line with the direction and policies of the Bank.

In 2025, CCB Indonesia conducted its Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS), by adhering to the Financial Services Authority Regulation No. 15/POJK.04/2020 dated 20 April 2020, regarding the Plan and Implementation of General Meetings of Shareholders of Public Companies and Financial Services Authority Regulation No. 14 of 2025 dated 20 June 2025, regarding the Implementation of Electronic General Meetings of Shareholders, General Meetings of Bond Holders, and General Meetings of Sukuk Holders.

Referring to the abovementioned provisions, the Annual General Meeting of Shareholders (AGMS) for the fiscal year 2025 was held on 23 June 2025, as well as Extraordinary General Meeting of Shareholders (EGMS) was held on 24 April 2025 and 23 December 2025 in a hybrid manner, namely offline with restrictions on the number of physical attendees based on a first in first served method, and also online through the eASY.KSEI application specifically for





local individual shareholders. In the implementation of the 2025 AGMS and EGMS, the vote counting was conducted by an Independent Party, PT. Sinartama Gunita, as the Company's Securities Administration Bureau, and verified by Notary Eliwati Tjitra, S.H., as an independent public official.

Extraordinary GMS held on 24 April 2025

During the meeting, the following decisions were made:

Agenda

Accepted and approved the Changes in the Management Composition;

- Appointment of candidate for the Board of Commissioners of the Company, Mr. Wu Jianzheng as President Commissioner of the Company
- Resignation of Mrs. Setiawati Samahita from her position as Director of the Company
- Appointment of candidate for the Board of Directors of the Company, Mr. Agus Setiawan Tjahjadi as Director of the Company;

Thus, the composition of the Company's Board of Directors and Board of Commissioners whose term of office will expire until the closing of the Company's Annual General Meeting of Shareholders for the 2028 fiscal year will be as follows:

Board of Directors:

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Agresius Robajanto Kadiaman
- Director : Agus Setiawan Tjahjadi*)

Board of Commissioners:

- President Commissioner : Wu Jianzheng *)
- Commissioner : Guo Meijun
- Commissioner (independent) : Mohamad Hasan
- Commissioner (independent) : Yudo Sutanto, Nyoo

With notes :

*) The appointment of Mr. Wu Jianzheng and Mr. Agus Setiawan Tjahjadi will only be effective after obtaining approval from the relevant authorities.

Remarks:

The attendance of Board of Directors and Board of Commissioners at the Extraordinary General Meeting of Shareholders on 24 April 2025 is as follows :

Board of Directors

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Agresius R Kadiaman

Board of Commissioners

- Commissioner (independent) : Mohamad Hasan
- Commissioner (independent) : Yudo Susanto, Nyoo

Annual GMS held on 23 June 2025

During the meeting, the following decisions were made:

First Agenda of the Meeting

Accepted and approved the Company's Annual Report, including the Board of Commissioners Supervisory Task Report regarding the condition and running of the Company for financial year 2024 and the Company's Annual Financial Report 2024 which has been audited by Public Accountant Purwantono, Sungkoro & Surja (a member of Ernst & Young) and provide full discharge of responsibility (acquitt et de charge) for members of the Board of Directors and members of the Board of Commissioners of the Company for their management and supervisory actions during the financial year ending 31 December 2024, as long as these actions are stated in the Company's Financial Statements for the financial year ending 31 December 2024, insofar that matters are fully and adequately disclosed in the Annual Report and do not violate applicable laws or constitute fraud.

Second Agenda of the Meeting

Approved the determination of the use of the Company's profit for the financial year ending on 31 December 2024 amounting to IDR 295,400,314,095 (two hundred and ninety five billion four hundred million three hundred and fourteen thousand ninety five rupiah) with details as follows:

1. IDR 500,000,000 (five hundred million rupiah) will be used as Mandatory Reserve in accordance with article 70 of the Company Law;
2. The remaining amount of IDR 294,900,314,095 (two hundred and ninety four billion nine hundred million three hundred and fourteen thousand ninety five rupiah) will be used as retained earnings with the aim of strengthening the Company's capital structure.

Third Agenda of the Meeting

Approved the attorney to Board of Commissioners while taking into account the proposals and recommendations of the Remuneration and Nomination Committee to determine the salaries, allowances and bonuses for members of the Board of Directors for fiscal year 2025.

Fourth Agenda of the Meeting

Approved the attorney to Majority Shareholders while taking into account the proposals and recommendations of the Remuneration and Nomination Committee to determine the salaries, allowances and bonuses for members of the Board of Commissioners for fiscal year 2025.

Fifth Agenda of the Meeting

Approved the appointment of Public Accountant Purwantono, Sungkoro & Surja (a member of Ernst & Young) to audit the Company's financial statements for fiscal year 2025.

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Remarks:

The attendance of Board of Directors and Board of Commissioners at the Annual General Meeting of Shareholders for fiscal year 2024 is as follows :

Board of Directors

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Agresius R Kadiaman

Board of Commissioners

- Commissioner (independent) : Mohamad Hasan
- Commissioner (independent) : Yudo Susanto, Nyoo

Extraordinary GMS held on 23 December 2025

During the meeting, the following decisions were made:

First Agenda of the Meeting

Accepted and approved the Amendments to the Company's Articles of Association in order to comply with the provisions of the Financial Services Authority regulations and its implementation regulations, as well as other applicable legal provisions and regulations.

Second Agenda of the Meeting

Accepted and approved the Changes in the Management Composition, namely :

- The resignation of Mr. Agresius Robajanto Kadiaman from his position as Director of the Company; and
- The appointment of members of the Board of Directors of the Company, namely Mr. Andreas Herman Basuki and Ms. Suryati Budiyo as Directors of the Company.

Thus, the composition of Board of Directors and Board of Commissioners of the Company whose term of office will expire until the closing of the Company's Annual General Meeting of Shareholders for the 2028 fiscal year, is as follows:

Board of Directors:

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Andreas Herman Basuki
- Director : Suryati Budiyo

Board of Commissioners:

- President Commissioner : Wu Jianzheng
- Commissioner : Guo Meijun
- Commissioner (independent) : Mohamad Hasan
- Commissioner (independent) : Yudo Sutanto, Nyoo

Remarks:

The attendance of Board of Directors and Board of Commissioners at the Extraordinary General Meeting of Shareholders on 23 December 2025 is as follows :

Board of Directors

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Agresius R Kadiaman

Board of Commissioners

- Commissioner (independent) : Mohamad Hasan

BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The company management system is implemented under a dual-control system, whereby there is a clear separation between the roles and responsibilities of Board of Directors, who are responsible for the management of the Bank, and Board of Commissioners who are responsible for the supervisory functions of the Bank.

1. Board of Commissioners

	2025	2024
President Commissioner	Wu Jianzheng*	-
Commissioner	Guo Meijun	Guo Meijun
Independent Commissioner	Mohamad Hasan	Mohamad Hasan
Independent Commissioner	Yudo Sutanto, Nyoo	Yudo Sutanto, Nyoo

* Mr. Wu Jianzheng was appointed as President Commissioner through the Extraordinary General Meeting of Shareholders on 24 April 2025 and effective on 7 May 2025.

None of the Independent Commissioners have financial, management, ownership and family relationships with other members of Board of Commissioners, Board of Directors and/or Controlling Shareholders or relationships with CCB Indonesia, which may affect their ability to act independently.

All members of Board of Commissioners meet the requirements as stipulated in Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Bapepam Regulation IX.I.6), Financial Services Authority Regulation No. 27/POJK.03/2016, and Financial Services Authority Circular Letter No. 39/SEOJK.03/2016.

2. Board of Directors

Board of Directors	2025	2024
President Director	Jiang Yongdong	Jiang Yongdong *
Director	Zhu Yong	Zhu Yong
Director	Junianto	Junianto
Director	Suryati Budiyanto ***	Setiawati Samahita **
Director	Andreas H. Basuki ***	Agresius R. Kadiaman **

* Mr. Jiang Yongdong was appointed as President Director by decision of the Extraordinary General Meeting of Shareholders (EGMS) on 20 December 2024, effective on 14 March 2025.

** Ms. Setiawati Samahita and Mr. Agresius R. Kadiaman resigned, effective on 24 April 2025 and 23 December 2025, respectively. The Company would like to express appreciation and gratitude for their services to the Company during their previous term as Director and Compliance Director of the Company.

*** Mr. Andreas H. Basuki and Ms. Suryati Budiyanto will each take office as Compliance Director and Director, respectively, effective as of the decision of the Extraordinary General Meeting of Shareholders (EGMS) on 23 December 2025.

None of the members of Board of Directors of CCB Indonesia have financial, management, ownership and family relationships with other members of Board of Directors, Board of Commissioners and/or Controlling Shareholders or relationships with CCB Indonesia, which may affect their ability to act independently.

All members of Board of Directors meet the requirements as stipulated in Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Bapepam Regulation IX.1.6), Financial Services Authority Regulation No. 27 /POJK.03/2016, and Financial Services Authority Circular Letter No.39/SEOJK.03/2016.

The composition of Board of Directors and Board of Commissioners of the Company has been recorded in the administrative supervision of the Financial Services Authority..

BOARD OF COMMISSIONERS

The composition of Board of Commissioners and Board of Directors in 2025 has changed if compared to the composition of the previous period based on the resolution of the Annual General Meeting of Shareholders (AGMS) dated 23 June 2025, Extraordinary GMS dated 24 April 2025 and Extraordinary GMS dated 23 December 2025.

	2025	2024
President Commissioner	Wu Jianzheng*	-
Commissioner	Guo Meijun	Guo Meijun
Independent Commissioner	Mohamad Hasan	Mohamad Hasan
Independent Commissioner	Yudo Sutanto, Nyoo	Yudo Sutanto, Nyoo

* Mr. Wu Jianzheng was appointed as President Commissioner through the Extraordinary General Meeting of Shareholders on 24 April 2025 and effective on 7 May 2025.

In 2025, the number of members of the Bank's Board of Commissioners is no less than 3 (three) persons and does not exceed the number of members of Board of Directors.



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Composition of the members of Board of Commissioners.

In 2025, the members of Board of Commissioners consist of Independent Commissioners and Non-Independent Commissioners, with a composition of 50% of Board of Commissioners being Independent Commissioners.

The determination of the number of members of Board of Commissioners considers the condition and scale of the Bank. The number of members of Board of Commissioners is at least 3 (three persons) and at most equal to the number of members of Board of Directors. Board of Commissioners consists of Independent Commissioners and Non-Independent Commissioners. The number of Independent Commissioners is at least 50% of the total number of members of Board of Commissioners, as stipulated in CCB Indonesia's General Policies and Guidelines contained in Board of Commissioners' Code of Conduct.

Period	The number of		%
	Members of Board of Commissioners	Independent Commissioner	
Since the closing of the Extraordinary GMS on 24 April 2025 until the closing of the annual GMS of the company for the year 2028.	4	2	50%

No	Name	Position	Approval Letter	OJK Approval	Appointed through GMS
1	Wu Jianzheng	President Commissioner	OJK Letter No. KEPR-33/D.03/2025 dated 07 May 2025	7 May 2025	24 April 2025
2	Guo Meijun	Commissioner	OJK Letter No. KEPR-156/D.03/2024 dated 28 November 2024	28 Nov 2024	7 June 2024
3	Mohamad Hasan	Independent Commissioner	BI Letter No.12/72/GBI/DPIP/Rahasia dated 07 June 2010	7 Jun 2010	7 June 2024 (reappointed)
4	Yudo Sutanto, Nyoo	Independent Commissioner	OJK Letter No. KEP-63/D.03/2016 dated 27 October 2016	27 Okt 2016	7 June 2024 (reappointed)

Wu Jianzheng**President Commissioner**

Appointed at the EGMS on 24 April 2025 and effective since 7 May 2025

Chinese citizen, born in Shaanxi, China in 1972. Obtained his Bachelor's degree in Solid Rocket Motor from the School of Astronautics at Northwest Polytechnical University in 1994, Master's degree in Finance from Shaanxi Institute of Finance and Economics in 1998, and his PhD of Economics from Graduate School of Chinese Academy of Social Sciences majoring in World Economics in 2008.

Appointed as President Commissioner through the EGMS dated 24 April 2025, and declared effective from 7 May 2025.

Began his career at China Construction Bank Corporation in 1998 as a Staff Member in the Credit Management Department. Then in March 1999, he was assigned to the Credit Risk Management Department as a Staff Member at Risk Research Division, then as Deputy Principal Staff Member at Risk Research Division in January 2000, and became Principal Staff Member at Risk Research and Early Warning Division in December 2000.

He joined the Risk Management Department in the Risk Measurement and Analysis Division as Principal Staff Member in March 2003 and as Senior Manager Assistant in November 2003, then in December 2005 he became Deputy Senior Manager in the Personal Credit Product Risk Management Division.

In July 2009, he became Senior Manager at Office of the Promotion Leading Group for New Capital Accord and IRB Approach. Then he served as Assistant Director of the Finance Department of Qinghai Province since November 2010.

Subsequently, he was appointed as Assistant President of China Construction Bank, Fujian Branch in November 2011, and became Vice President of China Construction Bank, Guizhou Branch in August 2014.

From March 2017 to present, he has held the position of Deputy General Manager of the Risk Management Department of China Construction Bank Corporation, in charge of Basel III implementation.

As a Non-Independent President Commissioner, he undertakes the functional duties from China Construction Bank Corporation (the Bank shareholders in the form of a legal entity).

Training attended in 2025, among others:

Risk Management Refreshment Certification Level 6 on 11-12 August 2025 by IBI-BCC.

As a member of Board of Commissioners, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from Financial Services Authority No. KEPR-33/D.03/2025 dated 7 May 2025.

**Guo Meijun**
Commissioner

Chinese citizen, born in Shanxi, China in 1976. She obtained her Bachelor's degree in International Trade from Shanxi University of Finance & Economics in 1998, Master's degree in Industrial Economics from Shanxi University of Finance & Economics in 2002, and Doctoral degree in International Trade from Graduate School of Chinese Academy of Social Sciences in 2005.

Appointed as Commissioner through GMS on 7 June 2024, and declared effective from 2 December 2024 until now.

She started her career in the International Business Department of China Construction Bank Corporation in July 2006 as Manager, Assistant Chief in the International Settlement & Trade Finance division of the International Business Department, responsible for the development of international settlement and trade finance. From 2013 to 2021, she held various strategic positions in the International Business Department of China Construction Bank Corporation, namely as Deputy Chief of Overseas Business Division from July 2013 to July 2015, as Chief of Cross Border RMB Business Division from July 2015 to July 2019, and then from July 2019 to June 2021, she was appointed as Chief of Foreign Cooperation & Cross Border Matchmaking division in the International Business Department.

Subsequently, from June 2021 to August 2023, she was appointed as Deputy Mayor of Hanyin County, Shaanxi Province, in charge of investment and management of financial institutions.

From September 2023 to present, she has been serving as Deputy General Manager of International Business Department of China Construction Bank Corporation in charge of Overseas Business management.

As a Non-Independent Commissioner, she undertakes the functional duties from China Construction Bank Corporation (the Bank shareholders in the form of a legal entity).

Trainings attended in 2025, among others:
Risk Management Refreshment Certification Level 6 on 28 April 2025 by IBI-BCC

As a member of Board of Commissioners, she has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from Financial Services Authority No. KEPR-156/D.03/2024 dated 28 November 2024.

Special Assignment:

Member of Remuneration and Nomination Committee since 6 February 2025 until now.

Mohamad Hasan
Independent Commissioner

Indonesian citizen, born in Palembang in 1944. He obtained his Bachelor of Laws in 1972 from Sriwijaya University, Palembang.

Appointed as Independent Commissioner since 24 June 2010 and continued after the merger of Bank Windu and Bank Anda as of 30 November 2016 based on the approval from the Financial Services Authority No. SR-104/PB.12/2016.

Began his career at Citibank Jakarta from May 1974 until April 1977. He then worked at PT Multinational Finance Corporation (PT Multicor) from May 1977. From the period of August 1985 until October 1991, he was appointed as Executive Director, then from November 1991 until January 2003, he was appointed as President Director. Then at PT Bank Multicor as Independent Commissioner from June 2003 until June 2008. Since October 2008 until 2009, he served as Commissioner in several national private companies in Jakarta. And since May 2010, he was reappointed as an Independent Commissioner in the Company.

Trainings attended in 2025, among others:
Risk Management Refreshment Certification Level 6 on 23 April 2025 by Peak Pratama

As a member of Board of Commissioners, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-101/D.03/2016 dated 30 November 2016.

Special Assignment:

Chairman of Remuneration and Nomination Committee since 22 October 2010 until now.

Chairman of Audit Committee since 14 March 2017 until now.

Yudo Sutanto, Nyoo
Independent Commissioner

Indonesian citizen, born in Malang, East Java in 1954. He obtained his Bachelor of Finance in 1981 from California State University, Los Angeles, United States of America.

Appointed as Independent Commissioner since 2 November 2016 based on the approval from the Financial Services Authority No. SR-173/PB.121/2016.

Began his career at PT Bank Antardaerah since 1982 in various important positions. In 1990, he was appointed as President Director, and in 1999 as Chairman of the Audit Board of PT Bank Antardaerah. Since March 1999, he served as a member of Board of Commissioners.

Trainings attended in 2025, among others:
Risk Management Refreshment Certification Level 6 on 23 April 2025 by Peak Pratama

As a member of Board of Commissioners, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-63/D.03/2016 dated 27 October 2016.

Special Assignment:

Chairman of Risk Monitoring Committee since 21 February 2017.

In 2025, the number, composition, criteria, and independence of Board of Commissioners members have complied with the Financial Services Authority regulations governing the implementation of Governance Principles for Commercial Banks and Public Listed Companies.

a. Duties and Responsibilities of Board of Commissioners

1. Board of Commissioners shall conduct supervision of the implementation of Board of Directors' tasks and responsibilities, as well as provide advice to Board of Directors. In carrying out these tasks, several rules need to be taken into account, namely:
 - a. Board of Commissioners is prohibited from being involved in the decision-making process of the Bank's operational activities, except:
 - Provision of funds to Related Parties and/or other transactions involving related parties as regulated in Bank Indonesia Regulation on Maximum Limits for Commercial Bank Credit Provision,
 - Other matters stipulated in the Bank's Articles of Association or applicable regulations.
 - b. Board of Commissioners shall direct, monitor, and evaluate the implementation of the Bank's strategic policies, including evaluating the Bank's Business Plan.
 - c. Board of Commissioners shall review, correct, and approve the Bank's Annual Report.
2. Board of Commissioners shall ensure the implementation of Good Corporate Governance in all Bank business activities at all levels of the organization. In performing this function, several rules need to be taken into account, namely:
 - a. Board of Commissioners shall notify the Financial Services Authority at least 7 (seven) working days from the discovery of:
 - Violations of financial and banking regulations,
 - Circumstances or estimated circumstances that may endanger the Bank's business continuity.
 - b. Board of Commissioners shall ensure that Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Function and Public Accountants, as well as the results of Bank Indonesia's supervision and/or supervision from other authorities.
 - c. Board of Commissioners has the right to appoint Public Accountant considering the recommendations of the Audit Committee.

3. Board of Commissioners establishes Committees under it to support the effectiveness of its tasks and responsibilities, consisting of at least:
 - a. Audit Committee,
 - b. Risk Monitoring Committee, and
 - c. Remuneration and Nomination Committee.
4. Members of the Committees under Board of Commissioners are appointed by Board of Directors' Decree accompanied by confirmation by Board of Commissioners.
5. Board of Commissioners shall ensure that the established Committees perform their tasks effectively.
6. Board of Commissioners coordinates with Board of Directors in fostering, ensuring, and supervising the Bank's compliance with internal and external regulations.
7. Members of Board of Commissioners are prohibited from granting general authority to others that may result in the delegation of the Commissioners' duties and responsibilities.
8. Board of Commissioners may grant specific authority to 2 (two) members of Board of Commissioners to take routine and non-strategic actions. Such actions shall be reported at the next Board of Commissioners meeting.

Board of Commissioners has carried out its supervisory function over the implementation of Board of Directors' duties and responsibilities periodically and provided advice and recommendations to Board of Directors.

Board of Commissioners supervises the effectiveness of the implementation of the internal control system that supports the integrity of financial information and the reliability of the Bank's financial statements, including ensuring that the Board of Directors has carried out its responsibilities in implementing internal control over financial reporting in accordance with the applicable regulations. The Board of Commissioners shall perform its duties and responsibilities in good faith and with due prudence. The results of the Board of Commissioners' oversight are documented in the supervision report on the Bank's business plan in accordance with the Financial Services Authority (OJK) regulation concerning the bank's business plan.

b. Board of Commissioners Meetings

Board of Commissioners has already have the guidelines for conducting Board of Commissioners meetings, based on the Financial Services Authority Regulation No. 33/POJK.04/2014 dated 8 December 2014 concerning Directors and Board of Commissioners of Issuers or Public Companies, the Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, and Board of Commissioners' Working Procedures Guidelines, which include provisions on the Assessment and Evaluation of Board of Commissioners' Performance.

Board of Commissioners meetings during 2025 has been conducted well, as evidenced by the documentation of the meeting proceedings that have been carried out.



Board of Commissioners' decision-making are based on the principle of consensus. The results of Board of Commissioners meetings have been recorded in minutes of meeting and well-documented, and distributed to all members of Board of Commissioners and relevant parties. The results of the meetings are recommendations and/or advice to Board of Directors on the Bank's business activities.

During 2025, Board of Commissioners held 7 (seven) Board of Commissioners meetings, which were attended by all members of Board of Commissioners. Some of Board of Commissioners meetings were conducted via teleconference.

No	Date	Agenda	Guo Meijun	Mohamad Hasan	Yudo Sutanto
1.	21 Jan 2025	Confidential Matters	√	√	√
2.	28 Feb 2025	Approval of "Authorization Plan" in CCB Indonesia for the Period of March 2025 to February 2026	TC	√	TC
3.	21 Apr 2025	1. Approve Working Plan and Out-of-Pocket Budget of The Internal Audit Division for the Year 2025; 2. Approve Risk Appetite and Risk Tolerance for the year 2025;	TC	√	TC
4.	17 Jun 2025	1. Approve of the Revised CCBI Bank Business Plan (BPP) for the year 2025 – 2027; 2. Approve of the Adjustment to the Implementation of CCB Indonesia's Authorization Plan for the Period of 17 June 2025 to February 2026; 3. Approve of the Amendment of Credit Policy; 4. Confidential matters 5. Any other business	√	√	√

No	Date	Agenda	Wu Jianzheng	Guo Meijun	Mohamad Hasan	Yudo Sutanto
5.	6 Aug 2025	1. Approve Amendment to the General Policy and Guidelines document for the Implementation of the Anti Money Laundering (AML), Counter Financing of Terrorism (CFT) and Prevention of Funding of Proliferation Mass Destruction Weapons; 2. Any other business: Approve of Nominations And Remuneration Committee's Recommendation No. 012/KRN/MI/VII/2025	TC	TC	√	TC
6.	24 Nov 2025	1. Approval Bank Business Plan for the years 2026–2028; 2. Approval the Updated Recovery Plan of CCB Indonesia; 3. Approval the Adjustment of the Authorization Plan Implementation in CCB Indonesia for the period up to 28 February 2026; 4. Approval of the Auction Price for the Abandoned Property (Equity Tower); 5. Confidential Agenda (proposed by the Remuneration and Nomination Committee pursuant to Letter No. 013/KRN/MI/IX/2025 dated September 25th, 2025); 6. Any other business	TC	TC	√	TC
7.	29 Dec 2025	1. Approve CCBI Internal Audit Unit Charter of the Year 2025; 2. Approve Amendment of General Policies and Guidelines of Risk Management; 3. Any other business.	TC	TC	√	TC

Remark

√ : Present at the meeting - : Absent at the meeting TC : Through teleconference

Thus, the number of meetings held, as well as the number of meetings attended physically by all members of Board of Commissioners have complied with the Financial Services Authority regulations governing Directors and Board of Commissioners of Issuers or Public Companies, and the Financial Services Authority regulations governing the implementation of Governance in Commercial Banks.

c. Recommendations of Board of Commissioners

As a follow-up to the oversight of CCB Indonesia's performance during 2025, Board of Commissioners, considering the recommendations of the Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee, conveyed recommendations that should be followed up by Board of Directors.

d. Training attended by members of Board of Commissioners.

Members of Board of Commissioners have the commitment and ability to engage in continuous learning to enhance their knowledge of banking and current developments in financial/other areas that support the performance of their duties and responsibilities.

The training attended by the Commissioners in 2025, among others are as follows:

Name	Training	Date	Organizer/Venue
Qi Jiangong	Risk Management Refreshment Certification Level 6	11 - 12 August 2025	IBI - BCC
Guo Meijun	Risk Management Refreshment Certification Level 6	28 April 2025	IBI-BCC
Mohamad Hasan	Risk Management Refreshment Certification	23 April 2025	Peak Pratama
Yudo Sutanto, Nyoo	Risk Management Refreshment Certification	23 April 2025	Peak Pratama

e. The effectiveness and efficiency of supervision conducted by the Commissioners.

Periodically, Board of Commissioners oversees Board of Directors and the Committees under Board of Commissioners, among other things, through meetings between Board of Commissioners and Board of Directors or between Board of Commissioners and the Committees.

f. Meetings of Board of Commissioners with Board of Directors

Throughout 2025, Board of Commissioners convened with Board of Directors 4 (four) times.

No	Date	Agenda	Attended by
1	28 Feb 2025	Implementation of CCB Indonesia Authorization Plan for the Period of March 2025 to February 2026;	Guo Meijun Mohamad Hasan Yudo Sutanto, Nyoo Zhu Yong Junianto Agresius R. Kadiaman
2	17 Jun 2025	1. Discussion on the Revised CCB Indonesia Bank Business Plan for the Years 2025–2027; 2. Adjustment to the Implementation of CCB Indonesia's Authorization Plan for the Period of June 17th 2025 to February 2026; 3. Any other business	Wu Jianzheng Guo Meijun Mohamad Hasan Yudo Sutanto, Nyoo Jiang Yongdong Zhu Yong Junianto Agresius R. Kadiaman
3	24 Nov 2025	1. Discussion on the Bank Business Plan (BBP) for the years 2026–2028; 2. Discussion on the Adjustment of the Authorization Plan Implementation in CCB Indonesia for the Period up to February 28th, 2026; 3. Any other business	Wu Jianzheng Guo Meijun Mohamad Hasan Yudo Sutanto, Nyoo Jiang Yongdong Zhu Yong Junianto Agresius R. Kadiaman
4	29 Dec 2025	1. Review and Evaluation of the implementation of the Anti–Money Laundering, Counter–Terrorism Financing, and Counter–Proliferation Financing Program (AML, CTF, and CPF Program); 2. Any other business	Wu Jianzheng Guo Meijun Mohamad Hasan Yudo Sutanto, Nyoo Jiang Yongdong Zhu Yong Junianto Agresius R. Kadiaman



The monitoring conducted by Board of Commissioners over Board of Directors and the Committees under Board of Commissioners during 2025 has been effective and efficient.

g. Mechanisms of supervision by the Commissioners over the Directors and Committees under the Commissioners.

Board of Commissioners consistently supports efforts to enhance governance implementation at CCB Indonesia. Primary attention is given to improving the three aspects of governance: Governance Structure, Governance Process, and Governance Outcome, followed by addressing the findings of the Financial Services Authority (OJK), achieving targets as per the business plan while considering risk management, internal supervision, and compliance. Through its committees, Board of Commissioners has provided recommendations and input on various aspects of the Company's business and supporting functions.

The mechanisms and focus of supervision conducted in 2025 include:

1. Analyzing, providing input, and jointly approving the Bank's Business Plan (RBB). Board of Commissioners also monitors, analyzes, and provides guidance/input for the Company's future strategic plans.
2. Overseeing the implementation of the Bank's Business Plan, and regularly reporting the results to the Financial Services Authority.
3. Reviewing the financial performance of CCB Indonesia through the Audit Committee and Risk Monitoring Committee.
4. Assessing risk management through discussions on risk profiles covering credit risk; market risk; liquidity risk; operational risk; legal risk; reputational risk; strategic risk; and compliance risk.
5. Reviewing and discussing the annual work plan of External and Internal Audits, competence enhancement, and findings during the year. Board of Commissioners also monitors improvements in the findings of external audit inspections, including those of the Financial Services Authority and Public Accounting Firm.
6. Proposing the appointment of a Public Accounting Firm to audit the Company's financial statements, at least for the audit of the annual historical financial information.
7. Through the Remuneration and Nomination Committee, Board of Commissioners monitors HR strategies and policies, including education and training programs and their implementation. The Remuneration and Nomination Committee provides recommendations to Board of Commissioners on HR policy proposals.
8. Receiving reports from the three committees at Board of Commissioners level, which are then discussed in Board of Commissioners meetings. Inputs and recommendations deemed necessary will be conveyed by Board of Commissioners to Board of Directors.

9. Monitoring the implementation of Good Corporate Governance including but not limited to monitoring Governance Structure, Governance Process, Governance Outcome; Self-assessment of Good Corporate Governance implementation; Provision of funds to related parties and significant fund provision; Implementation of Compliance Functions; and the implementation of Anti-Money Laundering Programs, Terrorism Financing Prevention, and Prevention of Proliferation Financing of Weapons of Mass Destruction.
10. Actively monitoring the Compliance Function, by evaluating the implementation of the Bank's Compliance Function through Quarterly Reports on the Implementation of Duties by Directors responsible for the Compliance Function. Subsequently, Board of Commissioners provides suggestions for improving the quality of the Bank's Compliance Function implementation.

The integrity, competence, and financial reputation of all members of Board of Commissioners are considered adequate. Regarding risk management certification requirements, all members of Board of Commissioners have fulfilled them. Members of the Bank's Board of Commissioners have clearly disclosed their share ownership, financial relationships and those of their families, as well as remuneration and other benefits received, and have never violated any applicable provisions/regulations.

Members of Board of Commissioners do not exploit the Bank for personal, family, and/or other parties' interests that may harm or reduce the Bank's profit.

Independent Commissioners do not have financial, managerial, ownership, or family relationships with other members of Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or relationships with CCB Indonesia, which could affect their ability to act independently.

Board of Commissioners has carried out its duties and responsibilities in decision-making independently. All members of Board of Commissioners do not have family relationships up to the second degree with fellow members of Board of Commissioners and/or Board of Directors. The replacement and/or appointment of each candidate member of Board of Commissioners and Directors have taken into account the recommendations of the Remuneration and Nomination Committee.

Board of Commissioners understands its obligation to report to the Financial Services Authority in the event of violations that could endanger the Bank's operations.

However, in 2025, there were no:

- Violations of financial and banking regulations; and circumstances or estimated circumstances that could endanger the Bank's continuity,
- Reporting on Violations of financial and banking regulations; and circumstances or estimated circumstances that could endanger the Bank's continuity.

CORPORATE GOVERNANCE

CORPORATE GOVERNANCE

Board of Commissioners is not involved in the operational decision-making of the Bank, except in providing funds to related parties. Board of Commissioners also plays a role in directing the preparation of the Bank's Business Plan, overseeing the implementation of the Bank's Business Plan, as well as monitoring and evaluating the implementation of the bank's strategic policies.

The Company's policy on the evaluation of Board of Commissioners' performance and its implementation:

- **Procedure for assessing the performance of Board of Commissioners:**

1. The performance of Board of Commissioners will be evaluated based on specific criteria recommended by the Remuneration and Nomination Committee.
2. The results of the assessment of Board of Commissioners' performance are disclosed in the Annual Report and presented at the Annual General Meeting of Shareholders.
3. Board of Commissioners assessed that the performance of the Committees that support the implementation of the duties of Board of Commissioners has been in accordance with their roles, responsibilities, and authorities well during 2025.
4. The number of members of the CCB Indonesia Board of Commissioners in 2024 is in accordance with the provisions of POJK No. 17 of 2023, POJK No.33/POJK.04/2014, concerning Board of Directors and Board of Commissioners of Issuers or Public Companies, as well as CCB Indonesia's General Policies and Guidelines set out in Board of Commissioners' Code of Conduct

- **Criteria used**

1. Achievement of Board of Commissioners' meeting implementation,
2. Attendance of Board of Commissioners members,
3. Administrative order,
4. Integrity and transparency of Board of Commissioners members,
5. Participation and contribution in the Bank's supervisory function.

- **Assessor**

Board of Commissioners conducts a self-assessment of Board of Commissioners' performance during 2025.

Subsequently, Board of Commissioners and Board of Directors will be held accountable for their performance achievements in 2025, including the implementation of the duties and responsibilities of Board of Commissioners and Board of Directors at the Annual General Meeting of Shareholders to be held in 2025.

SUPPORTING COMMITTEES OF BOARD OF COMMISSIONERS

Pursuant to the Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 dated 17 March 2017 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation No. 55/POJK.04/2015 dated 23 December 2015 concerning

the Establishment and Guidelines for the Operation of the Audit Committee, and Financial Services Authority Regulation No. 34/POJK.04/2014 dated 8 December 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies, CCB Indonesia has established supporting committees for Board of Commissioners, namely the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. These committees are responsible to Board of Commissioners in assisting the implementation of their duties and responsibilities, in accordance with the Working Guidelines prepared for each Committee.

The composition of committee members is in line with the size and complexity of CCB Indonesia's business. The performance of the committees assisting Board of Commissioners has been running as expected.

Board of Commissioners has 3 (three) committees to assist them in carrying out their duties and responsibilities, namely:

1. Audit Committee
2. Risk Monitoring Committee
3. Remuneration and Nomination Committee

In 2025, committee meetings were held regularly and implement quite effectively as needed by CCB Indonesia :

1. Audit Committee held 20 (twenty) meetings, all of which were attended by more than 51% (fifty-one percent) of the total members of the Audit Committee, including Independent Commissioners and Independent Parties.
2. Risk Monitoring Committee held 11 (eleven) meetings, all of which were attended by more than 51% (fifty-one percent) of the total members of the Risk Monitoring Committee, including Independent Commissioners and Independent Parties.
3. Remuneration and Nomination Committee held 11 (eleven) meetings, all of which were attended by more than 51% (fifty-one percent) of the total members of the Remuneration and Nomination Committee, including an Independent Commissioner and an Executive Officer responsible for human resources or employee representatives.

The decisions of the Committee meetings are made based on consensus and/or majority vote. The outcomes of the Committee meetings have been recorded in meeting minutes and well-documented. The results of the Committee meetings are always sought to be considered and recommended to Board of Commissioners for decision-making.

Audit Committee

The Audit Committee is chaired by an Independent Commissioner, and all members of the Committee are Independent Parties.

Structure and membership of the Audit Committee

- As per the latest changes in the membership of the Audit Committee, as stipulated in Board of Directors Decree No. 005/SK-DIR/KP-JKT/I/2025 tanggal 22 January 2025, the composition of the Audit Committee until 31 December 2025 as follows:

**Chairman:**

Mohamad Hasan (Independent Commissioner)

Members:

1. Mohamad Hassan (Independent Party)
2. Oen Indra Widjaja (Independent Party)

Expertise**Mohamad Hasan**

Chairman of the Audit Committee/Independent Commissioner

Indonesian citizen born in Palembang in 1944.

Serving as Chairman of the Audit Committee since 14 March 2017.

Obtained a Bachelor of Law degree in 1972 from Sriwijaya University, Palembang.

Appointed as Independent Commissioner on 24 June 2010, and continued to serve following the merger between Bank Windu and Bank Anda on 30 November 2016, as per the approval from the Financial Services Authority No. SR-104/PB.12/2016.

Started his career at Citibank Jakarta from May 1974 to April 1977. Then pursued a career at PT Multinational Finance Corporation (PT Multicor) starting May 1977. From August 1985 to October 1991, served as Executive Director, then from November 1991 to January 2003 as President Director. Later, at PT Bank Multicor, served as an Independent Commissioner from June 2003 to June 2008. From October 2008 to 2009, served as a Commissioner in several national private companies in Jakarta. And since May 2010, reappointed as an Independent Commissioner in the Company.

Mohamad Hassan

Audit Committee Member/Independent Party

Indonesian citizen, born in Jakarta in 1960.

He has served as a Member of the Audit Committee since 4 May 2021.

He earned his Diploma IV Accounting STAN 1991 and Master of Accountancy & Financial Information Systems (MAFIS) with a concentration in internal audit from Cleveland State University, Ohio, United States in 1993.

He started his career as an Auditor at the Financial and Development Supervisory Agency (BPKP), Jakarta (1983 - 1987). Starting in 2008 until now also as Audit Committee in several companies. Since July 2022 has been an Independent Commissioner at PT Inti Bangun Sejahtera, Tbk. In Apr 2018 - May 2022 became the Academic Director at YPIA Internal Audit Development Center and since June 2022 became the Chief Risk Management & Quality Assurance Executive at YPIA.

Obtained Qualified Internal Auditor (QIA) in 2000, Certified Risk Management Professional (CRMP) in 2010, Certification in Risk Management Assurance (CRMA) in 2013, Chartered Accountant (CA) in 2014, Certification in Audit Committee Practices (CACP) in 2016, Certified Professional Management Accountant (CPMA) in 2018, Qualified Government Internal Auditor (QGIA) in 2020, Qualified Healthcare Internal Auditor (QHIA) in 2021, and Indonesia Internal Auditor Practitioner (IIAP) in 2022.

Oen Indra Widjaja

Audit Committee Member/Independent Party

Indonesian citizen, born in Semarang in 1968.

Serves as a member to the Audit Committee since 22 January 2025.

Obtained his Bachelor of Economics degree in 1991 from the Faculty of Economics, Trisakti University, Jakarta. In 2013, he participated in the Executive Development Program at INSEAD, Singapore.

Obtained professional certifications such as Certified Internal Auditor (CIA), Qualified Internal Auditor (QIA), Qualified Healthcare Internal Auditor (QHIA), Qualified Government Internal Auditor (QGIA), Certified Risk Management Professional (CRMP), Certified Risk Governance Professional (CRGP), Certified Fraud Examiner (CFE), Certified Mitigation in Procurement (CMiP), Competency Assessor, and Supervisory Instructor.

Started his career in banking in 1991 at Bank Central Asia as an Auditor. Then he continued his career in banks such as: Bank Jaya, Bank Internasional Indonesia, Bank Lippo, Bank CIMB Niaga, Rabobank, Bank Permata, and Bank ICBC. During his career in banking, he had been the Chief Audit Executive at several banks.

Had experience as a senior consultant at PWC (international public accounting firm) in Indonesia, Vietnam, Cambodia, and Laos, in the fields of governance, risk management, internal audit, and core system implementation projects in the banking and capital market sectors.

The Chairman of the Audit Committee is committed to ensuring the smooth operation of the Audit Committee and ensuring that the supervision and evaluation of the bank's accounting practices, internal controls, and financial reporting continue in accordance with the Audit Committee Work Plan for 2025.

Independence

All members of the Audit Committee are not members of Board of Directors of CCB Indonesia or any other bank.

There are Audit Committee members from independent parties who hold concurrent positions as Independent Party members of other committees in the same bank, other banks, and/or other companies, namely :

CORPORATE GOVERNANCE

CORPORATE GOVERNANCE

Oen Indra Widjaja

Serving as a member of Audit Committee and Risk Monitoring Committee at the same Bank.

These concurrent positions have taken into account competence, independence criteria, confidentiality, code of ethics, and the execution of duties and responsibilities.

All independent parties who are members of the Audit Committee do not have financial, managerial, share ownership, and/or family relationships with Board of Commissioners, Board of Directors, and/or Controlling Shareholders of the Bank.

Duties and responsibilities

Audit Committee is tasked with aiding Board of Commissioners in enhancing the efficiency of fulfilling its duties and obligations, including:

1. Overseeing and assessing the planning and execution of internal audits, as well as supervising the tracking of internal audit discoveries to guarantee the appropriateness and efficacy of operational internal controls, encompassing those related to financial reporting.
2. Monitoring and conducting evaluation, at least, on:
 - The performance of the Internal Audit Unit.
 - The adequacy of the audit conducted by public accounting firms in accordance with audit standards.
 - The conformity of financial statements with financial accounting standards.
 - Follow-up actions by Board of Directors on the findings of the Internal Audit Division, public accountants, and supervisory findings of the Financial Services Authority in order to provide recommendations to Board of Commissioners.
3. Providing recommendations regarding the appointment of public accountants and public accounting firms to Board of Commissioners for recommendation to the General Meeting of Shareholders.
4. Reviewing the financial information to be published by the Bank to the public and/or regulatory authorities, including financial statements, projected financial statements, and other reports related to the Bank's financial information.
5. Reviewing complaints related to the Bank's accounting processes and financial reporting.
6. Reviewing the Bank's compliance with laws and regulations related to its activities.
7. Providing independent opinions in the event of differences of opinion between management and public accountants regarding the services provided.
8. Providing recommendations to Board of Commissioners regarding the appointment of Public Accountants based on independence, engagement scope, and fees.
9. Reviewing the implementation of examinations by internal auditors and supervising the implementation of follow-up actions by Board of Directors on internal auditor findings.
10. Reviewing and providing advice to Board of Commissioners regarding potential conflicts of interest in the Bank.
11. Maintaining the confidentiality of documents, data, and information obtained by the Bank in carrying out its role.

In addition, the Audit Committee reviews the compliance of the preparation and presentation of financial statements with the applicable

financial accounting standards as well as the Financial Services Authority (OJK) regulations related to the recording and reporting of financial transactions. In carrying out these duties, the Audit Committee also coordinates with the internal audit function and external auditors to obtain adequate assurance regarding the effectiveness of internal controls and the reliability of the Bank's financial reporting process. The results of such monitoring and evaluation serve as the basis for the Audit Committee to provide recommendations to the Board of Commissioners to ensure the integrity, reliability, and transparency of the financial reporting process within the Bank.

Training and/or Competency Improvement of Audit Committee

Name	Position	Training and/or Competency Improvement
Mohamad Hasan	Chairman	Can be viewed on the Board of Commissioners Profile page 244
Mohamad Hassan	Member	-
Oen Indra Widjaja	Member	Risk Management Level 4 Training on 17–18 July 2025 by Raharja Duta Solusindo

Term of Office of the Member of Audit Committee

Audit Committee is appointed and directly accountable to Board of Commissioners.

The term of office for Audit Committee members may not exceed the term of office for Board of Commissioners and they may only be re-elected for 1 (one) subsequent term.

The membership, composition, and independence of the Audit Committee members mentioned above have complied with the Financial Services Authority regulations. The membership consists of one Independent Commissioner as the Chairman of the Committee and 2 (two) Independent Parties with expertise in finance or accounting and in law or banking, as members.

Mechanism of Supervision of the Audit Committee over the Company.

In order to be able to provide recommendations to Board of Commissioners, the Audit Committee monitors and evaluates the planning and implementation of audits as well as the follow-up on audit results to assess the adequacy of internal controls, including the adequacy of financial reporting processes.

The monitoring mechanism entails reviewing reports from the Internal Audit Division, Public Accounting Firms, and the Financial Services Authority's Supervision Results during Audit Committee meetings. If needed, relevant divisions or units could also be invited to these committee meetings as information sources to directly gather facts.

The supervision is conducted through monitoring and evaluation of:

- The performance of the Internal Audit Division
- The provision of services by Public Accounting Firms, including the adequacy of audit implementation by Public Accounting Firms in accordance with applicable audit standards



- The compliance of financial statements with applicable accounting standards
- The implementation of follow-up actions by Board of Directors on findings from the Internal Audit Division, public accountants, and the Financial Services Authority's supervision results.
- The annual audit plan by the Internal Audit Division for the year 2025.

The Intensity of Reporting from the Audit Committee to Board of Commissioners

Audit Committee periodically presents reports on its duties to Board of Commissioners through meetings between the Audit Committee and Board of Commissioners. Subsequently, the Audit Committee provides recommendations to Board of Commissioners.

Audit Committee Meetings

During the year 2025, Audit Committee held a total of 20 (twenty) meetings and provided proposals to Board of Commissioners. The meetings conducted were as follows:

No	Date	Meeting Agenda	Mohamad Hasan	Mohamad Hassan	Oen Indra Widjaja
1	16 Jan 2025	Results of the progress audit by the Public Accounting Firm (EY) on the financial statements of China Construction Bank (CCB) as of 31 December 2024	√	√	-
2	21 Jan 2025	Internal Audit Report for Q4 2024; Progress in preparing the internal audit strategic plan for 2025-2026	√	√	-
3	30 Jan 2025	Publication of Financial Statements for Q4 2024 reported by Accounting Division to the OJK	√	√	√
4	4 Feb 2025	Closing Meeting Audit of CCB's Financial Statements for 2024 by KAP EY	√	√	√
5	11 Mar 2025	1. Audit results for January – February 2025 (key audit findings) 2. SKAI final review report on the budgeting system of Bank CCB Indonesia 3. Update on SKAI's 2025 – 2027 strategic plan 4. Update on improvements to SKAI's 2025 RKAT Audit Charter	√	√	√
6	22 Apr 2025	Discussion on the performance evaluation of KAP EY in the audit of CCB's Financial Statements for the 2024 fiscal year	√	√	√
7	24 Apr 2025	Audit Committee Evaluation of the Implementation of Financial Statement Audit Services for PT Bank China Construction Bank Indonesia Tbk. for the 2024 Fiscal Year by KAP Purwanto, Sungkoro & Surja	-	√	√
8	22 May 2025	Discussion on the key issues identified by SKAI during the first quarter of 2025	√	√	√
9	26 Jun 2025	Discussion on Legal Issues of CCB Indonesia Bank	√	√	√
10	16 Jul 2025	1. Discuss key issues identified by the Internal Audit Division during the second quarter of 2025; 2. Update the Audit Committee's assignment to the Internal Audit Division regarding improvements to the Internal Audit Division Work Plan & Internal Audit Division Strategic Plan 2025–2027.	√	√	√
11	29 Jul 2025	Published Financial Report for Q2 2025 reported by the Accounting Division to the OJK	√	√	√
12	29 Jul 2025	Update on the Audit Committee's assignment to the Internal Audit Division regarding improvements to the Internal Audit Division Work Plan & Internal Audit Division Strategic Plan 2025–2027	√	√	√
13	28 Aug 2025	1. Presentation of Audit Findings by the Internal Audit Division through August 2025 Specifically for findings in Region 3, please provide a detailed explanation of debtors in tabular form (Facilities, Term, Collectibility, etc.); 2. Discussion of Internal Control Mechanisms for Fund Management by the Human Capital Division; 3. Presentation by the Internal Audit Division to the Audit Committee regarding the Chronology of Violations of LLL (a written memo should be prepared).	√	√	√
14	18 Sep 2025	NGS Project Updates	√	√	√
15	25 Sep 2025	Kick-off Meeting of KAP EY with the Audit Committee of PT Bank CCB Indonesia, Tbk.	√	√	√
16	16 Oct 2025	1. Performance Realization of the Internal Audit Division during the third quarter of 2025; 2. Progress of the Internal Audit Division's Work Plan for 2026.	√	√	√
17	23 Oct 2025	Published Financial Report for Q3 2025 reported by the Accounting Division to the OJK.			
18	4 Nov 2025	1. Progress in Preparing the 2026 Internal Audit Division Work Plan; 2. Progress in Completing the Audit of OJK Findings – PT Kinxiang New Energy Technologies Indonesia	√	√	√
19	27 Nov 2025	1. Internal Control on Credit Disbursement; 2. Post-Loan Monitoring; 3. Monitoring of the Legal Lending Limit (LLL) by the Credit Operations Division.	√	√	√
20	11 Dec 2025	1. Review and Approval of the Work Plan and Annual Budget of the Internal Audit Unit for 2026; 2. Others	√	√	√

Remark :

√ : Present at the meeting, - : Absent at the meeting, TC : Through teleconference

Audit Committee Recommendations

No	Date	Memo Number	Subject
1	8 May 2025	002/MI/KA/V/2025	Results of the Audit Committee's Evaluation of the Implementation of Financial Statement Audit Services for PT Bank China Construction Bank Indonesia Tbk. for the Year Ended 31 December 2024 by KAP Purwantono, Sungkoro & Surja
2	9 May 2025	003/MI/KA/V/2025	Appointment of Public Accounting Firm to audit the Financial Statements of PT Bank China Construction Bank Indonesia, Tbk. for the Year Ending 31 December 2025.
3	12 Aug 2025	005/MI/KA/VIII/2025	Audit Committee Recommendations to Improve Corporate Governance Implementation

By the end of 2025, the Audit Committee's performance has been judged as satisfactory. The Audit Committee has fulfilled its duties and responsibilities, executed work programs, and provided recommendations to Board of Commissioners in accordance with applicable regulations.

There are no obstacles or restrictions experienced by the CCB Indonesia Audit Committee in exercising its authority as referred to in article 11 POJK 55/POJK.04/2015.

Audit Committee has been involved in various stages of the audit of the Company's financial statements by the Public Accountant Firm (KAP), namely:

- The Audit Committee provided recommendations for the appointment of Public Accountants and the Public Accountant Firm to the General Meeting of Shareholders through Board of Commissioners. The recommendations were communicated through Internal Memo No. 003/MI/KA/V/2025 dated 9 May 2025.
- The Audit Committee evaluated the Implementation of Audit Services for the Company's historical financial information for the fiscal year 2024 by the Public Accountant Firm (KAP) Purwantono, Sungkoro, Surja. The evaluation results have been reported to OJK through the OJK Reporting system (APOLO) on 16 June 2025.
- CCB Indonesia's Audit Committee has performed the actions as referred to in article 10 of POJK 55/POJK.04/2015 regarding the Establishment and Implementation Guidelines for the Audit Committee (POJK 55/2015) and the 2024 Annual Report (AR), in connection with the preparation and issuance of the Annual Financial Report (FR) as of 31 December 2025.
- There were no other actions taken by the CCB Indonesia Audit Committee in connection with the preparation and issuance of the 2025 FR and 2025 AR.

CCB Indonesia Audit Committee is able to carry out its duties independently without any intervention from any party.

Work Programs and Their Realization

Audit Committee has developed a Work Plan and Activity Schedule for the year 2025. The planned work and activities were implemented in 2025.

Risk Monitoring Committee

Risk Monitoring Committee is chaired by an Independent Commissioner, and all members of the Committee are Independent Parties.

Structure and Membership

In accordance with the latest changes in the membership of the Risk Monitoring Committee as stipulated in Board of Directors Decree No. 006/SK-DIR/KP-JKT/I/2025 dated 22 January 2025, the composition of the Risk Monitoring Committee is as follows:

Chairman:

Yudo Sutanto, Nyoo (Independent Commissioner)

Members:

1. Mulyadi (Independent Party)
2. Oen Indra Widjaja (Independent Party)

Expertise

Yudo Sutanto, Nyoo

Chairman of Risk Monitoring Committee/Independent Commissioner

Indonesian citizen, born in Malang in 1954.

He serves as Chairman of the Risk Monitoring Committee since 21 February 2017.

He earned his Bachelor of Finance degree in 1981 at California State University, Los Angeles, United States.

Serving as Independent Commissioner since 2 November 2016 in accordance with the approval of the Financial Services Authority No. SR-173/PB.121/2016.

Started his career at PT Bank Antardaerah since 1982 in various important positions. In 1986 was appointed as President Director, and in 1999 as Chairman of the Audit Board of PT Bank Antardaerah, and from March 1999 - November 2016 served as a member of Board of Commissioners of PT Bank Antardaerah.

**Mulyadi**

Member of Risk Monitoring Committee/Independent Party

Indonesian citizen, born in Wonogiri in 1947. Served as a Member of the Risk Monitoring Committee of China Construction Bank Indonesia since 7 March 2024 until now. Obtained a Master of Science in Management and Administrative Science from the University of Texas at Dallas, USA in 1983. Previously earned a Bachelor of Economics, Department of Accounting, Faculty of Economics, Gadjah Mada University in 1971.

He has been working as a lecturer of Master of Hospital Management at Gadjah Mada University since 1995 until now. In addition, he is a Partner at the Public Accounting Firm S. Mannan, Ardiansyah and Partners, since 2000 until July 2024. He is also a member of the Audit Committee in several other companies.

He obtained his Certified Public Accountant (CPA) in 2010, Qualified Internal Auditor (QIA) in 2008 and Certification of Audit Committee Professional (CACP) in 2017.

Oen Indra Widjaja

Member of Risk Monitoring Committee/Independent Party

Indonesian citizen, born in Semarang in 1968.

Serves as a member to the Audit Committee since 22 January 2025

Obtained his Bachelor of Economics degree in 1991 from the Faculty of Economics, Trisakti University, Jakarta. In 2013, he participated in the Executive Development Program at INSEAD, Singapore.

Obtained professional certifications such as Certified Internal Auditor (CIA), Qualified Internal Auditor (QIA), Qualified Healthcare Internal Auditor (QHIA), Qualified Government Internal Auditor (QGIA), Certified Risk Management Professional (CRMP), Certified Risk Governance Professional (CRGP), Certified Fraud Examiner (CFE), Certified Mitigation in Procurement (CMiP), Competency Assessor, and Supervisory Instructor.

Started his career in banking in 1991 at Bank Central Asia as an Auditor. Then he continued his career in banks such as: Bank Jaya, Bank Internasional Indonesia, Bank Lippo, Bank CIMB Niaga, Rabobank, Bank Permata, and Bank ICBC. During his career in banking, he had been the Chief Audit Executive at several banks.

Had experience as a senior consultant at PWC (international public accounting firm) in Indonesia, Vietnam, Cambodia, and Laos, in the fields of governance, risk management, internal audit, and core system implementation projects in the banking and capital market sectors.

Independence

All members of Risk Monitoring Committee are not members of Board of Directors of CCB Indonesia or other Banks.

There are members of Risk Monitoring Committee from independent parties who have concurrent positions as Independent Party members of other Committees at the same Bank, namely:

Oen Indra Widjaja

Serving as a member of Audit Committee and Risk Monitoring Committee at the same Bank.

The concurrent positions have taken into account competence, independence criteria, confidentiality, code of ethics and implementation of duties and responsibilities.

Independent parties who are members of the Risk Monitoring Committee do not have financial, management, share ownership and/or family relationships with Board of Commissioners, Board of Directors and/or Controlling Shareholders of the Bank.

Duties and responsibilities

The duties and responsibilities of Risk Monitoring Committee are to assist Board of Commissioners in order to support the effectiveness of the implementation of its duties and responsibilities.

In order to provide recommendations to Board of Commissioners, the Risk Monitoring Committee:

1. Provide recommendations to Board of Commissioners by evaluating the suitability of risk management policies and the implementation of these policies.
2. Monitoring and evaluating the implementation of the duties of the Risk Management Committee and the Risk Management Division.

Term of office of the Risk Monitoring Committee

Risk Monitoring Committee is appointed and directly responsible to Board of Commissioners.

Term of office of members of Risk Monitoring Committee is adjusted to the term of office of members of Board of Commissioners and can be reappointed for the next term.

Supervisory mechanism of the Risk Monitoring Committee towards the Company.

Supervisory mechanism by evaluating the conformity between risk management policy and policy implementation through the Risk Profile Report prepared by the Risk Management Division as well as monitoring and evaluating the implementation of the duties of the Risk Management Committee. The evaluation results are discussed in the Risk Monitoring Committee meetings, and if necessary, the Committee invites the relevant Division or Work Unit as a resource person to obtain facts/information directly.

Intensity of the Reporting of Risk Monitoring Committee to Board of Commissioners during 2025

Risk Monitoring Committee submits a report on the implementation of its duties to Board of Commissioners through a meeting between the Risk Monitoring Committee and Board of Commissioners. Furthermore, the Risk Monitoring Committee provides recommendations to Board of Commissioners.

Risk Monitoring Committee Meeting

During 2025, the Risk Monitoring Committee held 12 (twelve) meetings, and provided proposals to Board of Commissioners. The meetings that have been held are as follows:

No	Date	Meeting Agenda	Yudo Sutanto	Oen Indra Widjaja	Mulyadi
1	30 Jan 2025	Summary of Risk Profile by Position for the Q4 of 2024	√	√	√
2	18 Feb 2025	1. Presentation of the Second Semester Compliance Report for 2024 2. Explanation of the dissemination of information regarding the issuance of the latest regulations;	TC	√	√
3	6 Mar 2025	Response to the Consumer Protection Update Report and Status of Consumer Complaint Handling by the Customer Complaint Service and Resolution Unit (UP3N) for Q4 2024	TC	√	√
4	29 Apr 2025	Explanation of risk management implementation in the Treasury Division	-	√	√
5	20 Mei 2025	Evaluate the risk profile of the Corporate Banking Division and China Desk Division	√	√	√
6	26 Jun 2025	Evaluate the risk profile of the Liabilities and Branch Network Division	√	√	√
7	24 Jul 2025	Reviewing the bank-wide risk profile for the second quarter of 2025 to be submitted to the OJK	-	√	√
8	28 Aug 2025	1. Review of Non-Performing Loan (NPL) Portfolio and Resolution Strategy 2. Management and Sale of Foreclosed Assets (Assets taken over/AYDA) 3. Monitoring of Market Risk and Liquidity Risk related to Non-Performing Assets Compliance and Legal Risk Aspects	√	√	√
9	18 Sep 2025	1. Risk Highlight Report for July – August 2025; 2. Early warning of potentially exceeding limits; 3. Implementation of Country Risk and Transfer Risk Management; Conducting Evaluations and Testing (Stress Testing)	√	√	√
10	30 Oct 2025	1. Review the Bank's Risk Profile Report for the Third Quarter of 2025; Review the results of the Risk Management Division's monitoring of the implementation of the risk management strategy up to September 2025.	√	√	√
11	20 Nov 2025	Evaluation of Compliance with Legal Aspects Prior to Loan Disbursement & Improvement of Legal Risk Mitigation.	√	√	√
12	23 Dec 2025	1. Presentation by the Customer Complaint Handling (UP3N) Unit on the implementation of consumer protection and customer complaint handling mechanisms; 2. Report and evaluation of customer complaints, including trends, resolution status, compliance with OJK regulations, and follow-up actions; Supervision and guidance from KPR on policies and resources of the Customer Complaints Unit.	√	√	√

Information :

√ : Present at the meeting, - : Absent at the meeting, TC : teleconference

Risk Monitoring Committee Recommendations

No	Date	Memo Number	Subject
1	6 Feb 2025	001/MI/KPR/II/2025	Recommendations of the Risk Monitoring Committee on the results of the Risk Monitoring Committee (KPR) meeting with the Risk Management Division on 30 January 2025.
2	11 Mar 2025	002/MI/KPR/III/2025	Results of the Risk Monitoring Committee's Review of the Implementation Report of the Compliance Director of PT Bank CCB Indonesia Tbk. for the Second Semester of 2024.
3	26 Aug 2025	003/MI/KPR/VIII/2025	Review Results of the Risk Monitoring Committee of the Report on the Performance of the Compliance Director of CCB Indonesia Tbk. for the First Half of 2025
4	28 Aug 2025	004/MI/KPR/VIII/2025	Review Results of the Risk Monitoring Committee on the Risk Management Implementation Report for the Second Quarter of 2025 of PT Bank CCB Indonesia, Tbk.
5	11 Dec 2025	005/MI/KPR/XII/2025	Review Results of the Risk Monitoring Committee on the Report on the Implementation of the Duties of the Compliance Director of PT Bank CCB Indonesia Tbk. for the Third Quarter of 2025



Until the end of 2025, the Risk Monitoring Committee carried out its duties and responsibilities and provided recommendations to Board of Commissioners.

Work program and its realization

The Risk Monitoring Committee has prepared a Work Plan and Activity Schedule for the year 2025.

The planned work and activities were realized in 2025.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee is chaired by an Independent Commissioner, with members consisting of one Commissioner and one Executive Officer overseeing human resources.

Structure and membership

According to the latest changes in the membership of the Remuneration and Nomination Committee as stipulated in Board of Directors Decree No. 011/SK-DIR/KP-JKT/II/2025 dated 6 Februari 2025, the composition of the Remuneration and Nomination Committee as of is as follows:

Chairman:

Mohamad Hasan (Independent Commissioner)

Members:

1. Guo Meijun (Commissioner)
2. Irwan Bonto (Head of Human Capital Division)

Expertise

Mohamad Hasan

Chairman of Remuneration and Nomination/Komisaris Independen

Indonesian citizen, born in Palembang in 1944.

Serving as the Chairman of the Remuneration and Nomination Committee since 22 October 2010.

Obtained a Bachelor of Law degree in 1972 from Sriwijaya University, Palembang.

Serving as Independent Commissioner since 24 June 2010, until now. He began his career at Citibank Jakarta from May 1974 to April 1977. Then he worked at PT Multinational Finance Corporation (PT Multicor) from May 1977. From August 1985 to October 1991, he served as Executive Director, then from November 1991 to January 2003, he served as President Director. Then at PT Bank Multicor as an Independent Commissioner from June 2003 to June 2008. From October 2008 to 2009, he served as a Commissioner at several national private companies in Jakarta. And since May 2010, he was reappointed as a Commissioner at the Company.

Guo Meijun

Member of the Remuneration and Nomination Committee/Commissioner

Chinese citizen, born in Shanxi, China in 1976. She obtained her Bachelor's degree in International Trade from Shanxi University of Finance & Economics in 1998, Master's degree in Industrial Economics from Shanxi University of Finance & Economics in 2002, and Doctoral degree in International Trade from Graduate School of Chinese Academy of Social Sciences in 2005.

Appointed as Commissioner through GMS on 7 June 2024, and declared effective from 2 December 2024 until now.

She started her career in the International Business Department of China Construction Bank Corporation in July 2006 as Manager, Assistant Chief in the International Settlement & Trade Finance division of the International Business Department, responsible for the development of international settlement and trade finance. From 2013 to 2021, she held various strategic positions in the International Business Department of China Construction Bank Corporation, namely as Deputy Chief of Overseas Business Division from July 2013 to July 2015, as Chief of Cross Border RMB Business Division from July 2015 to July 2019, and then from July 2019 to June 2021, she was appointed as Chief of Foreign Cooperation & Cross Border Matchmaking division in the International Business Department.

Subsequently, from June 2021 to August 2023, she was appointed as Deputy Mayor of Hanyin County, Shaanxi Province, in charge of investment and management of financial institutions.

From September 2023 to present, she has been serving as Deputy General Manager of International Business Department of China Construction Bank Corporation in charge of Overseas Business management.

As a Non-Independent Commissioner, she undertakes the functional duties from China Construction Bank Corporation (the Bank shareholders in the form of a legal entity).

As a member of Board of Commissioners, she has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from Financial Services Authority No. KEPR-156/D.03/2024 dated 28 November 2024.

Irwan Bonto

Member of the Remuneration and Nomination Committee/Executive Officer

Indonesian citizen, born in Makassar, South Sulawesi in 1965.

CORPORATE GOVERNANCE

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Executive Officer, Head of Human Capital Division, serving as a member of the Remuneration and Nomination Committee since 21 February 2019. Obtained a Bachelor of Law degree from Hasanuddin University, Makassar in 1989. Serving as Head of Human Capital Operation & Services Division at CCB Indonesia since January 2019, previously as Head of Credit Operation Division at CCB Indonesia (formerly Bank Windu) from June 2013 to December 2018. Started his career at Bank Universal (now Permata) from September 1991 to August 2005 in the Operations field. Then as Corporate Banking Credit Operation Head at Bank OCBC NISP until May 2013.

Independence

All members of the Remuneration and Nomination Committee are not members of Board of Directors of CCB Indonesia or any other bank.

Duties and responsibilities

In line with the scale and complexity of CCB Indonesia's business, the functions performed by the Remuneration and Nomination Committee are combined into one committee, namely the Remuneration and Nomination Committee.

The roles and responsibilities of the Remuneration and Nomination Committee are to assist Board of Commissioners in supporting the effectiveness of their duties and responsibilities, including:

1. Regarding remuneration tasks, the Remuneration and Nomination Committee has the following tasks and responsibilities:
 - a. The Remuneration and Nomination Committee is obligated to evaluate remuneration policies and systems.
 - b. The Remuneration and Nomination Committee is required to provide recommendations to Board of Commissioners regarding:
 - 1) Remuneration policies and systems for Board of Commissioners and Directors, both local and foreign workers, to be presented to the General Meeting of Shareholders;
 - 2) Remuneration policies and systems for Executive Officers and employees, both local and foreign workers, as a whole, to be presented to Board of Directors.
 - c. The Remuneration and Nomination Committee is required to ensure that remuneration policies are at least in line with:
 - 1) Financial performance and reserve fulfillment as regulated in applicable laws and regulations;
 - 2) Individual work performance;
 - 3) Fairness with peer groups;
 - 4) Considerations of the Bank's long-term goals and strategies.
2. Regarding nomination tasks, the Remuneration and Nomination Committee has the following tasks and responsibilities:
 - a. The Remuneration and Nomination Committee is obliged to formulate and provide recommendations regarding the selection and/or replacement procedures for members of Board of Commissioners and Directors, both local and foreign workers, to Board of Commissioners to be presented to the General Meeting of Shareholders.
 - b. The Remuneration and Nomination Committee is required to provide recommendations:
 - 1) Regarding candidates for members of Board of Commissioners and/or Directors, both local and foreign workers, to Board of Commissioners to be presented to the General Meeting of Shareholders.
 - 2) Providing recommendations regarding Independent Parties who will become members of the Audit Committee or Risk Monitoring Committee to Board of Commissioners.
 - c. The recommendation procedure for candidates for members of Board of Commissioners, and/or Directors, both local and foreign workers, and/or Independent Parties as mentioned above is conducted as follows:
 - 1) The Remuneration and Nomination Committee assesses candidates for members of Board of Commissioners, or Directors, both local and foreign workers, or Independent Parties.
 - a) Assessments are based on the competencies and track records of the candidates.
 - b) In addition, assessments can be conducted through interviews with candidates for members of Board of Commissioners, or Directors, both local and foreign workers, or Independent Parties;
 - c) If necessary, the Remuneration and Nomination Committee may use independent Professional Institutions to conduct assessments.
 - 2) Based on the assessment results, the Remuneration and Nomination Committee:
 - a) Provides recommendations for candidates for Directors and/or Commissioners, both local and foreign workers, to Board of Commissioners to be presented at the General Meeting of Shareholders.
 - b) Provides recommendations regarding Independent Parties who will become members of the Audit Committee or Risk Monitoring Committee to Board of Commissioners.

Training and/or Competency Improvement of Remuneration and Nomination Committee

Name	Position	Training and/or Competency Improvement
Mohamad Hasan	Chairman	Can be viewed on the Board of Commissioners Profile page 244
Guo Meijun	Member	Can be viewed on the Board of Commissioners Profile page 243
Irwan Bonto	Member	- Preparation for Level 6 Risk Management Recertification on 6 February 2024 by GPS Learning; - WTW Human Capital Masterclass Performance Management System on 15 August 2024 by PT Towers Watson Indonesia; - Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Core Banking NGS on 13 October 2025 by CCB Corporation - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Term of Office of the Member of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee is appointed and directly accountable to Board of Commissioners.

Members of the Remuneration and Nomination Committee are appointed for a specific term.

After the term expires, members of the Remuneration and Nomination Committee may be reappointed for the next term.

The term of membership of the Remuneration and Nomination Committee shall not exceed the term of Board of Commissioners as stipulated in the articles of association.

The membership, composition, and independence of the members of the Remuneration and Nomination Committee mentioned above comply with the regulations of the Financial Services Authority. The membership consists of an Independent Commissioner as the Chairman of the Committee, a Commissioner, and an Executive Officer overseeing human resources.

Mechanism of Oversight by the Remuneration and Nomination Committee towards the Company.

In order to provide recommendations to Board of Commissioners, the Remuneration and Nomination Committee ensures that the remuneration policy complies with applicable laws and regulations.

The oversight mechanism involves evaluating the alignment of the remuneration policy with financial performance and reserve fulfillment as regulated by applicable laws and regulations; individual work performance; fairness with peer groups; and considerations of the bank's long-term goals and strategies. Subsequently, the evaluation results are discussed in meetings of the Remuneration and Nomination Committee.

Intensity of Reporting of the Remuneration and Nomination Committee to Board of Commissioners

Meetings of the Remuneration and Nomination Committee are held periodically, resulting in recommendations that are subsequently discussed in Board of Commissioners' meetings, serving as both a report on the implementation of the Remuneration and Nomination Committee's duties to Board of Commissioners.

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Meetings of the Remuneration and Nomination Committee

Throughout the year 2025, the Remuneration and Nomination Committee held a total of 11 (eleven) meetings and provided proposals to Board of Commissioners. The meetings conducted were as follows:

No	Date	Meeting Agenda	Mohamad Hasan	Guo Meijun	Irwan Bonto
1.	2 Jan 2025	Remuneration Committee Membership	√	-	√
2.	9 Jan 2025	Self-assessment of candidates for President Commissioner and Recommendations for candidates for President Commissioner	√	-	√
3.	6 Feb 2025	Remuneration of the Operational Director	√	-	√
4.	16 Apr 2025	Remuneration of Foreign Directors and implementation of changes in remuneration for Foreign Directors	√	TC	√
5.	17 Apr 2025	Recommendations for Commercial and Retail Banking Director candidates	√	TC	√
6.	7 May 2025	2024 performance bonus	√	TC	√
7.	12 Jul 2025	Remuneration for foreign workers whose permits have expired and are awaiting work permit decisions	√	TC	√
8.	13 Sep 2025	Remuneration of Directors	√	TC	√
9.	2 Oct 2025	Recommendations for Commercial and Retail Banking Director candidates	√	TC	√
10.	7 Oct 2025	Remuneration Proposal for Commercial and Retail Banking Director Candidates	√	TC	√
11.	9 Oct 2025	Recommendations for Compliance Director candidates	√	TC	√

Information :

√ : Present at the meeting, - : Absent at the meeting, TC : teleconference

Remuneration and Nomination Committee Recommendations

No	Date	Letter No.	Subject
1	2 Jan 2025	001/KRN/MI/I/2025	Remuneration committee membership
2	9 Jan 2025	004/KRN/MI/I/2025	Self-Assessment of Candidate for President Commissioner
3	9 Jan 2025	005/KRN/MI/I/2025	Recommendations for Candidates for President Commissioner
4	6 Feb 2025	006/KRN/MI/II/2025	Remunerations for Director
5	16 Apr 2025	007/KRN/MI/IV/2025	Remunerations for Foreign Director
6	16 Apr 2025	008/KRN/MI/IV/2025	Notification of Changes to Foreign Worker Remuneration
7	17 Apr 2025	010/KRN/MI/IV/2025	Recommendations for Commercial and Retail Banking Director Candidates
8	7 May 2025	010/KRN/MI/V/2025	2024 Performance Bonus
9	26 Aug 2025	003/MI/KPR/VIII/2025	Review Results of the Risk Monitoring Committee on the Report on the Implementation of the Duties of the Compliance Director of PT Bank CCB Indonesia Tbk for the First Semester of 2025
10	28 Aug 2025	004/MI/KPR/VIII/2025	Review Results of the Risk Monitoring Committee on the Risk Management Implementation Report for the Second Quarter of 2025 of PT Bank CCB Indonesia, Tbk.
11	11 Dec 2025	005/MI/KPR/XII/2025	Review Results of the Risk Monitoring Committee on the Report on the Implementation of the Duties of the Compliance Director of PT Bank CCB Indonesia Tbk. for the Third Quarter of 2025

As of the conclusion of 2025, the Remuneration and Nomination Committee's performance has been deemed satisfactory. The Remuneration and Nomination Committee has fulfilled its duties and responsibilities, and provided recommendations to Board of Commissioners in accordance with applicable provisions.

Work program and its realization

The Remuneration and Nomination Committee has formulated the Work Plan and Schedule of Activities for the year 2025. The planned work and activities have been implemented in 2025.



Assessment of the performance of committees supporting Board of Commissioners' duties:

The performance of the Audit Committee, Risk Monitoring Committee, and Remuneration & Nomination Committee is assessed using the following procedures and criteria:

1. The performance of each committee supporting Board of Commissioners' duties is periodically evaluated by Board of Commissioners.
2. The criteria for evaluating the performance of each committee include, but are not limited to:
 - a. Achievement of committee meeting execution,
 - b. Attendance of each committee member,
 - c. Administrative order.

BOARD OF DIRECTORS

Board of Directors	2025	2024
President Director	Jiang Yongdong	Jiang Yongdong *
Director	Zhu Yong	Zhu Yong
Director	Junianto	Junianto
Director	Suryati Budiyo ***	Setiawati Samahita **
Compliance Director	Andreas H. Basuki ***	Agresius R. Kadiaman **

* Mr. Jiang Yongdong was appointed as President Director by decision of the Extraordinary General Meeting of Shareholders (EGMS) on 20 December 2024, effective on 14 March 2025.

** Ms. Setiawati Samahita and Mr. Agresius R. Kadiaman resigned effective on 24 April 2025 and 23 December 2025, respectively. The Company would like to express appreciation and gratitude for their services to the Company during their previous term as Director and Compliance Director of the Company.

*** Mr. Andreas H. Basuki and Ms. Suryati Budiyo each take office as Compliance Director and Director, respectively, effective as of the decision of the Extraordinary General Meeting of Shareholders (EGMS) on 23 December 2025.

No	Name	Position	BI/OJK Approval Letter	Date of BI/OJK Approval	(Re)Appointed through GMS
1	Jiang Yongdong	President Director	Decision Letter of OJK Board of Commissioners No KEP-10/D.03/2025 dated 26 February 2025	26 February 2025	20 December 2024
2	Zhu Yong	Director	Decision Letter of OJK Board of Commissioners No KEP-4/D.03/2019 dated 4 January 2019	8 January 2019	7 June 2024
3	Junianto	Director	BI Governor Letter No. 15/45/GBI/DPIP/Confidential dated 30 August 2013	12 August 2013	7 June 2024
4	Agresius Robajanto Kadiaman	Compliance Director	Decision Letter of OJK Board of Commissioners No KEP-17/D.03/2019 dated 31 January 2019	1 February 2019	7 June 2024 (period until the closing of the Extraordinary General Meeting of Shareholders on 23 December 2025)
5	Andreas Herman Basuki	Compliance Director	Decision Letter of the OJK Board of Commissioners No. KEPR-244/D.03/2025 dated 15 December 2025	15 December 2025	23 December 2025 (period from the closing of the Extraordinary General Meeting of Shareholders on 23 December 2025 until the Annual General Meeting of Shareholders for the 2028 fiscal year)
6	Suryati Budiyo	Commercial & Retail Banking Director	Decision Letter of the OJK Board of Commissioners No. KEPR-245/D.03/2025 dated 15 December 2025	15 December 2025	23 December 2025

The composition of the Board of Directors in 2025 has changed if compared to the composition of the previous period based on the decision of the Annual General Meeting of Shareholders (AGMS) dated 23 June 2025, and Extraordinary General Meeting of Shareholders (EGMS) was carried out on 24 April 2025 and 23 December 2025.

EXTRAORDINARY GMS HELD ON 24 APRIL 2025

During the meeting, the following decisions were made:

Agenda

Accepted and approved the Changes in the Management Composition;

- Appointment of candidate for the Board of Commissioners of the Company, Mr. Wu Jianzheng as President Commissioner of the Company
- Resignation of Mrs. Setiawati Samahita from her position as Director of the Company
- Appointment of candidate for the Board of Directors of the Company, Mr. Agus Setiawan Tjahjadi as Director of the Company.

Thus, the composition of the Company's Board of Directors and Board of Commissioners whose term of office will expire until the closing of the Company's Annual General Meeting of Shareholders for the 2028 fiscal year will be as follows:

Board of Directors:

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Agresius Robajanto Kadiaman
- Director : Agus Setiawan Tjahjadi^{*)}

With notes :

*) The appointment of Mr. Wu Jianzheng and Mr. Agus Setiawan Tjahjadi will only be effective after obtaining approval from the relevant authorities.

Remarks:

The attendance of Board of Directors and Board of Commissioners at the Extraordinary General Meeting of Shareholders on 24 April 2024 is as follows :

Board of Directors

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Agresius R Kadiaman

Board of Commissioners

- Commissioner (independent) : Mohamad Hasan
- Commissioner (independent) : Yudo Susanto, Nyoo

ANNUAL GMS HELD ON 23 JUNE 2025

During the meeting, the following decisions were made:

First Agenda of the Meeting

Accepted and approved the Company's Annual Report, including the Board of Commissioners Supervisory Task Report regarding the condition and running of the Company for financial year 2024 and the Company's Annual Financial Report 2024 which has been

audited by Public Accountant Purwantono, Sungkoro & Surja (a member of Ernst & Young) and provide full discharge of responsibility (acquitt et de charge) for members of the Board of Directors and members of the Board of Commissioners of the Company for their management and supervisory actions during the financial year ending 31 December 2024, as long as these actions are stated in the Company's Financial Statements for the financial year ending 31 December 2024, insofar that matters are fully and adequately disclosed in the Annual Report and do not violate applicable laws or constitute fraud.

Second Agenda of the Meeting

Approved the determination of the use of the Company's profit for the financial year ending on 31 December 2024 amounting to IDR 295,400,314,095 (two hundred and ninety five billion four hundred million three hundred and fourteen thousand ninety five rupiah) with details as follows:

1. IDR 500,000,000 (five hundred million rupiah) will be used as Mandatory Reserve in accordance with article 70 of the Company Law;
2. The remaining amount of IDR 294,900,314,095 (two hundred and ninety four billion nine hundred million three hundred and fourteen thousand ninety five rupiah) will be used as retained earnings with the aim of strengthening the Company's capital structure.

Third Agenda of the Meeting

Approved the attorney to Board of Commissioners while taking into account the proposals and recommendations of the Remuneration and Nomination Committee to determine the salaries, allowances and bonuses for members of the Board of Directors for fiscal year 2025.

Fourth Agenda of the Meeting

Approved the attorney to Majority Shareholders while taking into account the proposals and recommendations of the Remuneration and Nomination Committee to determine the salaries, allowances and bonuses for members of the Board of Commissioners for fiscal year 2025.

Fifth Agenda of the Meeting

Approved the appointment of Public Accountant Purwantono, Sungkoro & Surja (a member of Ernst & Young) to audit the Company's financial statements for fiscal year 2025.

Remarks:

The attendance of Board of Directors and Board of Commissioners at the Annual General Meeting of Shareholders for fiscal year 2024 is as follows :

Board of Directors

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Agresius R Kadiaman

Board of Commissioners

- Commissioner (independent) : Mohamad Hasan
- Commissioner (independent) : Yudo Susanto, Nyoo



EXTRAORDINARY GMS HELD ON 23 DECEMBER 2025

During the meeting, the following decisions were made:

First Agenda of the Meeting

Accepted and approved the Amendments to the Company's Articles of Association in order to comply with the provisions of the Financial Services Authority regulations and its implementation regulations, as well as other applicable legal provisions and regulations.

Second Agenda of the Meeting

Accepted and approved the Changes in the Management Composition, namely :

- The resignation of Mr. Agresius Robajanto Kadiaman from his position as Director of the Company; and
- The appointment of members of the Board of Directors of the Company, namely Mr. Andreas Herman Basuki and Ms. Suryati Budiyo as Directors of the Company.

Thus, the composition of Board of Directors and Board of Commissioners of the Company whose term of office will expire until the closing of the Company's Annual General Meeting of Shareholders for the 2028 fiscal year, is as follows:

Board of Directors:

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Andreas Herman Basuki
- Director : Suryati Budiyo

Board of Commissioners:

- President Commissioner : Wu Jianzheng
- Commissioner : Guo Meijun
- Commissioner (independent) : Mohamad Hasan
- Commissioner (independent) : Yudo Sutanto, Nyoo

Remarks:

The attendance of Board of Directors and Board of Commissioners at the Extraordinary General Meeting of Shareholders on 23 December 2025 is as follows :

Board of Directors

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Agresius R Kadiaman

Board of Commissioners

- Commissioner independent : Mohamad Hasan

In 2025, the number of members of the Board of Directors is no less than 3 (three) persons.

Jiang Yongdong

President Director

Chinese citizen, born in Shandong Province, China in 1970. Obtained his Bachelor's degree in Systems Engineering from Tianjin University - China in 1992.

Effective as President Director of Company since 14 March 2025 based on the approval from the Financial Services Authority No. KEPR-10/D.03/2025 dated 26 February 2025.

Started his career at China Construction Bank ("CCB") Yantai Branch International Business Department in July 1992 as Business Manager, then became Deputy Chief Manager in March 1998 and was promoted to Chief Manager in August 2000.

Since 2001, he has held various executive positions in CCB, namely as President Director of CCB Yantai Laishan District Sub-Branch in June 2001, then served as Deputy General Manager of CCB Shandong Province Branch in April 2002, served as President Director of CCB Jinan Gaoxin Branch in September 2004, then became General Manager of CCB Shandong Province Branch in December 2007 and appointed as President Director of CCB Jining Branch in December 2011.

In February 2014, he served as Chief Manager of Foreign Currency Management Division in the International Business Department of CCB Corporation, and became Deputy Executive President of China Construction Bank Brazil Subsidiary in March 2015. Then in February 2024 was appointed as Senior Advisor on Comprehensive Management for Overseas Subsidiaries/Branches in the Human Resources Department of CCB Corporation.

Trainings attended in 2025, among others:

1. Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia
2. Risk Management Refreshment Certification Level 7 on 17 June 2025 by Trinit Solusi Kreatifindo in Jakarta
3. "Training for High Quality Development of Overseas Institution 2025" on 22 July – 1 August 2025 by Southwest Training Institute Chengdu
4. Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by National Cyber and Crypto Agency (BSSN) at CCB Indonesia

As President Director, he leads other Directors, and oversees Internal Audit, Information Technology (IT) Development and IT Operations Management, Strategic Transformation, Credit Operations, Digital Banking, Anti-Fraud and Special Asset Management.

As a member of Board of Directors, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-10/D.03/2025 dated 26 February 2025.

CORPORATE GOVERNANCE

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Zhu Yong

Director of Corporate & International Banking

Chinese citizen, born in Guizhou, China in 1975. He earned a Bachelor's degree in Economics from Shanghai Finance and Economics University, China in 1996 and a Master's degree in Accounting from Tsinghua University, China in 2008.

He serves as Director of the Company since 29 March 2019. He began his career at China Construction Bank Corporation (CCB) in July 1996 in various key and strategic positions. Starting at CCB Guizhou Branch in the Accounting Department until February 2001, he then moved to CCB Tongren Branch until July 2003 with his last position as the General Manager of the Finance & Accounting Department. He returned to CCB Guizhou Branch until October 2014, holding the last position as the General Manager of the Investment Banking Department. In October 2014, he was appointed as a Director at CCB Guiyang Jingrui Branch and then in November 2014, he was appointed as the President Director at CCB Guiyang Jingrui Branch, where he was responsible for the comprehensive management of CCB Guiyang Jingrui Branch, including business development, internal risk control, and others.

Trainings attended in 2025, among others:

1. Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero di CCB Indonesia
2. Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia
3. Risk Management Refreshment Certification Level 7 on 17 June 2025 by Trinit Solusi Kreatifindo di Jakarta

As a Director, he oversees Transaction Banking Division, China Desk Division, Corporate Banking Division, and Treasury & Financial Institution Division.

Notes:

Currently, he also temporarily oversees Asset Liability Management Division.

As a member of Board of Directors, he fulfills the requirements as stipulated in Financial Services Authority Regulation Number 33/POJK.04/2014 (formerly Regulation of Bapepam IX.I.6), Number 27/POJK.03/2016, Financial Services Authority Circular Letter No.39/SEOJK.03/2016, and has obtained approval from the Financial Services Authority No. KEP-4/D.03/2019 dated 4 January 2019.

Setiawati Samahita

Director of Commercial & Retail Banking

* Served from 30 November 2016 until 24 April 2025

Indonesian citizen, born in Pekanbaru in 1961. She obtained her Bachelor of Agricultural Technology from the Faculty of Agricultural Technology majoring in Food Science and Nutrition with a predicate of Very Satisfactory from Bogor Agricultural University in 1984 and her Master's degree in Management from PPM School of Management Jakarta in 2007 with a predicate of Cum Laude.

Appointed as Director of the Company since June 2010 and continued after the merger of Bank Windu and Bank Anda as of 30 November 2016 based on the approval from the Financial Services Authority No. SR-104/PB.12/2016.

Began her career at PT Sanmaru Food Manufacturing (PT Indofood S.M) as Assistant Manager of Snack Food Research & Development from March 1985 until March 1986. Then in April 1986 at FEBC Manila Jakarta (YASKI) Radio as Head of Recording Studio until December 1988. Began her banking career at Bank Bali in June 1990 as Development Program Officer until December 1990. Subsequently she held various positions as Account Officer from December 1990 until February 1995, as Team Leader of Commercial Loan Bogor from March 1995 until October 1995. Promoted as General Manager at PT Bank Bali Bogor from November 1995 until December 1995. At the same time, she served as Commissioner at BPR Bali Dayaupaya Mandiri from July 1995 until May 1998. Then as Chief General Manager from January 1996 until May 2000, and since June 2000 was promoted as General Manager Forex Trading Business until August 2000. Next, she served at PT Bank Lippo as Deputy Regional Head from September 2000 until February 2001. She served at PT Bank OCBC NISP as Head of Bogor Branch from March 2001 until January 2005. Continued as Branch Department Head of Reg.2 from February 2005 until June 2006 and was promoted as Region Head of Reg. 5 from July 2006 until January 2009. In January 2009, she served as Senior Corporate Executive concurrent as Region Head of Sumatra until November 2009.

As a Director, she oversees Commercial Division, Small & Medium Enterprise (SME) Division, Consumer Assets Division, Liabilities & Branch Network Division and Regions/Branches.

As a member of the Board of Directors, she has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-103/D.03/2016 dated 30 November 2016.

Suryati Budiyo

Director of Commercial & Retail Banking

* Appointed and effective at the EGMS on 23 December 2025.

Indonesian citizen, born in Kisaran, North Sumatera in September 1964. She earned a Bachelor of Arts from California State University in 1991 and Master of Business Administration from National University California in 1993.

Appointed as Director of the Company since 23 December 2025. She began her career in banking in 1994 at PT Bank UOB Indonesia as Branch Manager until May 2010, then was appointed Executive Director – Deputy Head of Commercial Banking at the same company from June 2010 to December 2016. Subsequently, she was appointed as Executive Director – Regional General Manager Jakarta at PT Bank UOB Indonesia from January 2017 until September 2025.



As a Director, she oversees Commercial Division, Small & Medium Enterprise (SME) Division, Consumer Assets Division, Liabilities & Branch Network Division and Regions/Branches.

As a member of the Board of Directors, she has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEPR-245/D.03/2025 dated 15 December 2025.

Junianto

Director of Operation

Indonesian citizen, born in Rembang in 1967. He earned a Bachelor's degree in Economics/Management from Satya Wacana Christian University - Salatiga (UKSW) in 1991 and a Master's degree in Management (MM Executive) from Prasetiya Mulya Graduate School-Jakarta in 2002.

He serves as Director of the Company since August 2013, and continued after the merger between Bank Windu and Bank Anda on 30 November 2016, pursuant to the approval of the Financial Services Authority No. SR-104/PB.12/2016.

He started his career at PT Bank Universal, Tbk (now PT Bank Permata, Tbk) from May 1992 to March 1993 as a Trainee in the Management Development Program (MDP). In April 1993, he was appointed as an Account Officer at the Semarang Branch until May 1995. From June 1995 to December 1997, he served as a Team Leader for Corporate Banking in Jakarta. Then from January 1998 to December 1999, he served as the Caretaker Head of the Bandung Branch. From January 2000 to March 2003, he held the position of Account Manager in Jakarta. In April 2003, he became the Team Leader - Parts, Tools & Machinery. Starting from May 2003, he pursued his career at PT Bank NISP Tbk as the Credit Risk Section Head in Jakarta until December 2004. From January 2005 to September 2005, he served as the Commercial Credit Development Head. Then from September 2005, he was appointed as the Corporate Business Head in Jakarta until January 2006. He continued as the Marketing Coordinator in Jakarta V until February 2006. He then served as the Marketing Department Head for Regional V Jakarta and Branch Manager of Bekasi concurrently as the Area Coordinator from February 2006 to January 2009. He continued as the Distribution Head in Metro Surabaya (Emerging Business and Commercial Head) from January 2009 to June 2010. Starting from July 2010, he pursued his career at PT Bank Windu Kentjana International, Tbk as the Regional Head for Jabodetabek until December 2010. Then from January 2011 to August 2013, he was appointed as the Regional Head for Sumatra, Bali, Pontianak & Jatabek.

Trainings attended in 2025, among others:

1. Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero at CCB Indonesia
2. Risk Management Refreshment Certification Level 7 on 13 March 2025 by IRPA in Jakarta

3. Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia in Jakarta
4. "The 9th Asia Pasific HR Forum: A Great HR Management System to Realize Business Sustainability" on 27-28 August 2025 by Intipesan Prawira in Jakarta
5. PRIMA Executive Gathering 2025 on 22-24 October 2025 by PT Rintis Sejahtera in Jakarta
6. "The Future of Payments: Innovate, Trusted, Global" on 21 November 2025 by ASPI in Jakarta

As a Director, he oversees Human Capital Division, Operation Development Division, Operation Division, Trade Operation Division, General Affair & Infrastructure Division and Credit Review Division.

Notes:

Currently, he also temporarily oversees Accounting & Tax Division.

As a member of Board of Directors, he fulfills the requirements as stipulated in Financial Services Authority Regulation Number 33/POJK.04/2014 (formerly Regulation of Bapepam IX.I.6), Number 27/POJK.03/2016, Financial Services Authority Circular Letter No.39/SEOJK.03/2016, and has obtained approval from the Financial Services Authority No. KEP-109/D.03/2016 dated 30 November 2016.

Agresius Robajanto Kadiaman

Director of Compliance

* Served from 6 February 2019 until 23 December 2025

Indonesian citizen, born in Jakarta in 1967. He earned a Bachelor's degree in Economics with a major in Management Economics from the University of Indonesia in 1991 and a Master of Business Administration from Nanyang Technology University, Singapore in 2003.

Serving as Director of the Company since 6 February 2019.

He began his banking career at Citibank N.A. in April 1991 until April 1997, holding various positions such as Financial Control Staff, Relationship Manager, and ultimately serving as Assistant Vice President, Financial Institutions and Custody.

Subsequently, he continued his career at PT Bank Danamon Tbk from May 1997 to November 1999, with his last position being Head of Treasury and International Division.

From November 1999 to July 2002, he worked at the Indonesian Banking Restructuring Agency (IBRA) in various key positions such as Head of Bank Restructuring Division and Head of Risk Management and Compliance Division. During the period from November 1999 to November 2000, he was appointed as a Member of the Management Team at PT Bank Bali Tbk as part of the bank's restructuring and recapitalization process.

After completing his Master's studies at Nanyang Technology University, he resumed his career as an Advisor at PT Trans Pacific Petrochemical Indotama from September 2003 to February 2004. Then in February 2004, he was appointed as the Finance Director at PTTuban Petrochemical

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Industries until May 2004. In May 2004, he returned to PT Trans Pacific Petrochemical Indotama until August 2008, with his last position being Vice President Director and Chief Financial Officer.

He continued his career at PT Sampoerna Strategic, Micro Finance Business Unit, in August 2008 as the Chief Financial Officer and Acting Chief Risk Officer until December 2011. From January 2012 to April 2015, he served as the Finance Director at PT Bank Sahabat Sampoerna.

He then served as the Country Channel Partner at BIG APC Singapore from May 2015 to July 2016, and during almost the same period, he was appointed as the President Director of PT Karabha Digdaya from October 2015 to July 2016.

In July 2016, he was appointed as the Finance Director at PT Sarana Multi Infrastruktur until July 2018. Meanwhile in September 2016 he also became an Advisor to Board of Directors at PT Karabha Digdaya until early February 2019.

From September 2018 to early February 2019 he also served as Advisor to Executive Management on Non-Budget Investment Financing (PINA), Ministry of National Development Planning.

Trainings attended in 2025, among others:

1. Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero
2. Risk Management Refreshment Certification Level 7 on 13 March 2025 by IRPA
3. Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia
4. "2025 Training Session for Compliance Officers of Overseas Institutions" on 26-30 May 2025 by CCB Corporation – Overseas Institutions Compliance Division, Internal Control and Compliance Department
5. Periodic Training I in 2025 by the Compliance Directorate on 21 June 2025 by CCB Indonesia in Jakarta
6. Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by National Cyber and Crypto Agency (BSSN)
7. "Training Course for Overseas Institution Risk Directors and Risk Managements Heads in 2025" on 22-26 September 2025 by CCB Corporation

As a Director, he oversees Legal Division, Compliance Division, Risk Management Division and Corporate Policy Guidelines & Procedures Division.

Notes:

Temporarily oversees Corporate Secretary & Communication and Customer Complaint Handling Unit (UP3N).

As a member of the Board of Directors, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-17/D.03/2019 dated 31 January 2019.

Andreas Herman Basuki

Director of Compliance

* Appointed and effective at the EGMS on 23 December 2025.

Indonesian citizen, born in Jakarta in November 1964. He earned a Bachelor of Economics degree from Trisakti University Jakarta in 1990 and a Bachelor of Information Management from Binus University (formerly STMIK Bina Nusantara) Jakarta in 1988.

Appointed as Director of the Company since 23 December 2025.

He began his career in the banking sector in 1990 at Mediabank (a Kompas Gramedia group company) until April 1994, holding the position of Assistant Manager in the Corporate Banking Division, primarily handling syndicated loans.

Then, from June to December 1994, he worked at Mitsubishi Corporation (Representative Office in Jakarta) in the Chemical Division, mainly dealing with imports and marketing.

In January 1995, he started working at Bank Windu Kentjana, where he held several positions, including Head of Credit Marketing Division, Head of the Director's Office, and concurrently served as Head of Risk Management and Compliance. Following the merger with PT Bank Multicor Tbk into PT Bank Windu Kentjana International Tbk ("Bank Windu"), he was appointed as Corporate Secretary in January 2008, primarily responsible for ensuring compliance with Capital Market and Indonesia Stock Exchange regulations, as well as managing effective communication between the Company and relevant authorities, investors, mass media, and the public.

He held the same position following the merger of Bank Windu with Bank Antar Daerah ("Bank Anda"), which resulted in the formation of PT Bank China Construction Bank Indonesia Tbk ("CCB Indonesia") from November 2016 to November 2024. Subsequently, he was appointed as Consultant of Corporate Secretary from November 2024 to December 2025.

In December 2013, he was also appointed as Chairman of the Supervisory Board of Bank Windu's Pension Fund until now, with the determination of fit and proper assessment approval through OJK Commissioner Board Decision No. KEP-1020/NB.1/2014.

Trainings attended in 2025, among others:

1. Training on "Risk Management Qualification Level 7" by the Indonesian Bankers Association - Banking Competency Center (IBI - BCC) on 6 March 2025 in Jakarta
2. Training on "Climate Risk Scenario Analysis & Stress Test for OJK 2025 Compliance" by Prospero Training Center on 11 - 12 March 2025 in Jakarta
3. Issuer Seminar 2025 "Navigating Global Dynamics: The Resilience of Indonesia's Economic and Financial Systems" by the Indonesian Central Securities Depository (KSEI) on 8 July 2025 in Jakarta

As a Director, he oversees Corporate Secretary & Communication, Legal Division, Compliance Division, Risk Management Division, AML CFT & CPF Unit, and Customer Complaint Handling Unit (UP3N).



As a member of the Board of Directors, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEPR-244/D.03/2025 dated 15 December 2025.

Duties and Responsibilities of Board of Directors:

1. Managing the Bank in accordance with its authority and responsibilities as regulated in the Articles of Association and applicable laws and regulations.
2. Formulating short-term and long-term Strategic Plans of the Bank.
3. Upholding and implementing the principles of Good Corporate Governance in all business activities of the Bank at all levels or stages of the organization.
4. Cultivating, ensuring, and supervising the Bank's compliance with internal and external regulations.
5. Following up on audit findings and recommendations from the Bank's Internal Audit Function and Public Accountants, as well as supervisory results from the Financial Services Authority and/or other authorities with the following provisions:
 - a. Directors are required to attend exit meetings for internal audits, external audits, or Financial Services Authority audits related to the functions they lead.
 - b. Directors who cannot attend the exit meeting must be aware of and sign the exit meeting report.
6. When necessary, Board of Directors may establish special work units to ensure that audit follow-up actions have been properly implemented.
7. Establishing Working Functions to ensure the implementation of Good Corporate Governance principles, including but not limited to:
 - a. Risk Management Division,
 - b. Internal Audit Division,
 - c. Compliance Division,
 - d. Corporate Policy, Guidelines & Procedure Division,
 - e. Legal Division,
 - f. Anti-Fraud Unit.
8. Establishing Committees under its purview to support the effectiveness of the implementation of its duties and responsibilities, including:
 - a. Risk Management Committee,
 - b. Credit Policy Committee,
 - c. ALCO Committee (Asset Liability Committee),
 - d. Information Technology Steering Committee,
 - e. Credit Committee,
 - f. Human Capital Committee.
9. Ensuring that the established committees carry out their duties effectively.
10. Not granting general authority to other parties that result in the delegation of duties and responsibilities of Board of Directors.

The Board of Directors is responsible for ensuring the integrity of the Bank's financial information and financial statements through the implementation of an adequate and effective internal control system, including the establishment of internal control policies and

procedures that support the reliability of the financial reporting process and the prevention of fraud or manipulation in financial information. The Board of Directors also ensures the monitoring of the implementation of such internal controls through coordination with the risk management, compliance, anti-fraud, and internal audit functions. In addition, the Board of Directors is required to submit a report on internal control over the Bank's financial reporting process to the Financial Services Authority (OJK) in accordance with the applicable regulations.

Scope of Work and Responsibilities of Each Member of Board of Directors:

The scope of responsibility and task division of each member of Board of Directors of CCB Indonesia as of 31 December 2025, is as follows:

1. The organizational structure of the Bank is designed to support the fulfillment of the Bank's mission in line with the principles of Good Corporate Governance, taking into account the functions, areas of responsibility, and business requirements of the Bank as a commercial institution.
2. Each Director nurtures, leads, and oversees Divisions and/or Units according to the division of supervision as follows:
 - **President Director**, oversees and leads:
 - a. Corporate & International Banking Director
 - b. Commercial & Retail Banking Director
 - c. Finance Director
 - d. Operations Director
 - e. Compliance Director
 - f. Internal Audit Division
 - g. Information Technology Development Management Division
 - h. Information Technology Operation Management Division
 - i. Digital Banking Division
 - j. Strategic Transformation Division
 - k. Credit Operation Division
 - l. Special Asset Management Division
 - m. Anti-Fraud Unit
 - **Corporate & International Banking Director**, oversees and leads:
 - a. Transaction Banking Division
 - b. China Desk 1 Division
 - c. Corporate Banking 2 Division
 - d. Treasury & Financial Institution Division
 - **Commercial & Retail Banking Director**, oversees and leads:
 - a. Commercial Division
 - b. Small & Medium Enterprise (SME) Division
 - c. Consumer Asset Division
 - d. Liabilities & Branch Network Division
 - e. Regions/Branches
 - **Finance Director**, oversees and leads:
 - a. Asset Liability Management Division*)
 - b. Accounting & Tax Division**)

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- **Operations Director**, oversees and leads:
 - a. Human Capital Division
 - b. Operation Development Division
 - c. Operation Division
 - d. Trade Operation Division
 - e. General Affair & Infrastructure Division
 - f. Credit Review Division
 - **Compliance Director**, oversees and leads:
 - a. Corporate Secretary & Communication
 - b. Legal Division
 - c. Compliance Division
 - d. Risk Management Division
 - e. Anti Money Laundering and Counter Terrorism Financing and Countering the Financing of Proliferation of Weapon of Mass (AML, CFT and CPF) Unit
 - f. Customer Complaint Handling Unit (UP3N)
- *) Supervised temporarily by Corporate & International Banking Director until a new Director is appointed
- **) Supervised temporarily by Operation Director until a new Director is appointed

All members of Board of Directors of CCB Indonesia do not have any financial, managerial, ownership, or familial relationships with other members of Board of Directors, Board of Commissioners, and/or the Controlling Shareholders that could affect their ability to act independently.

The President Director comes from an independent party from the Controlling Shareholders because they do not have any financial, managerial, ownership, or family relationships with the Bank's Controlling Shareholders.

Board of Directors has disclosed the Bank's strategic policies in the field of human resources, through easily accessible means such as Work Meetings, Director's Decisions, Circular Letters, emails, or other media.

Board of Directors does not grant general authority to other parties that would result in the transfer of Board of Directors' duties and functions.

Board of Directors has guidelines for conducting Board meetings and rules of procedure for Board's work, which include provisions for assessing and evaluating Board's performance, by referring to the Financial Services Authority regulations on Corporate Governance for Commercial Banks and regulations on Directors and Commissioners of Issuers or Public Companies.

All meetings are documented in Board Meeting minutes signed by all attending members and distributed to all Board members.

Board of Directors, individually or collectively, do not hold shares exceeding 25% of the bank's paid-up capital and/or in other companies. The integrity, competence, and financial reputation of all Board members are deemed adequate.

All Board members come from independent parties and do not have financial, managerial, ownership, or familial relationships with other members of Board of Commissioners, other Directors, and/or Controlling Shareholders that could affect their ability to act independently. Board members have passed the fit and proper test and have obtained approval from the Financial Services Authority.

**The Implementation of Board of Directors Meetings**

During the year 2025, Board of Directors held a total of 71 (seventy one) meetings, as shown in the table below:

No	Date	Meeting Agenda	Jiang Yongdong	Zhu Yong	Setiawati Samahita	Junianto	Agresius R Kadiaman
1	7 Jan 2025	1. Financial Result – 31 December 2024 2. Update on NGS Progress 3. Update on PDP Progress	-	√	-	√	√
2	13 Jan 2025	1. Financial Updates – 10 January 2025 2. Discussion on RBB Presentation Material for OJK 3. Others	-	√	-	√	√
3	16 Jan 2025	1. Financial Updates – 15 January 2025 2. Discussion on RBB Presentation Material for OJK 3. Update on AML-CFT 4. Update on Audit Findings from OJK 5. Update on Findings and Recommendations from CCB Corporation 6. Information on CRMS Reporting	-	√	√	√	√
4	23 Jan 2025	1. Financial Updates – 22 January 2025 2. Discussion on Additional Data Requirement from OJK 3. Update on Findings and Recommendations from CCB Corporation	-	√	√	√	√
5	30 Jan 2025	1. Financial Updates – 24 January 2025 2. Others	-	√	√	-	√
6	6 Feb 2025	1. Financial Results – 31 January 2025 2. BOD Alternate Proposal	-	√	√	√	√
7	10 Feb 2025	Financial Updates – 7 February 2025	-	√	√	√	√
8	13 Feb 2025	1. Financial Updates – 12 February 2025 2. Discussion on Bank Guarantee 3. Discussion on POJK 26 2024 4. Discussion on USD Interest Rate 5. AML-CFT Report – January 2025 6. Others	-	√	√	√	√
9	17 Feb 2025	1. Financial Updates – 14 February 2025 NGS Updates	-	√	√	√	√
10	20 Feb 2025	1. Financial Updates – 19 February 2025 2. Discussion on OJK Letter Regarding RBB dated 17 February 2025 3. Discussion on Corporate Account Transfer	-	√	√	√	√
11	24 Feb 2025	1. Financial Updates – 21 February 2025 2. NGS Updates	-	√	√	√	√
12	3 Mar 2025	1. Financial Results - February 2025 2. Others	-	√		√	√
13	10 Mar 2025	1. Financial Updates - 7 March 2025 2. Discussion on OJK Letter Regarding RBB	-	√		√	√
14	14 Mar 2025	1. Financial Updates – 13 March 2025 2. Discussion on BOD Alternate 3. Discussion on OJK Finding 4. AML Report – February 2025 5. Others		√		√	√
15	20 Mar 2025	1. Financial Updates – 19 March 2025 2. Discussion on BOD Response regarding the Recommendations from BOC 3. Legal Case 555 4. Others		√		√	√

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No	Date	Meeting Agenda	Jiang Yongdong	Zhu Yong	Junianto	Agresius R Kadiaman
16	27 Mar 2025	1. Update on CRMS 2. Financial Updates – 25 March 2025 3. Office Security during Ramadhan / Long Holiday 4. Tax Audit 5. Update on OJK Audit Finding 6. Discussion on BOD Alternate	√	√	√	√
17	8 Apr 2025	Financial Result – 31 March 2025	√	-	√	√
18	10 Apr 2025	NGS Updates	√	-	√	√
19	14 Apr 2025	1. Financial Updates – 11 April 2025 2. Discussion on Foreign Worker	√	-	√	√
20	15 Apr 2025	Discussion on Foreign Worker	√	-	√	√
21	21 Apr 2025	1. Financial Updates – 17 April 2025 2. Update on EGMS – 24 April 2025 3. NGS Updates 4. Tax Updates 5. Discussion on OJK Audit Finding 6. AML Report – March 2025 7. Others	-	√	√	√
22	30 Apr 2025	1. Financial Updates – 29 April 2025 2. NGS Updates 3. Update on Legal Case 4. Discussion on AML	√	√	√	√
23	5 May 2025	Financial Updates – 30 April 2025	√	√	-	√
24	8 May 2025	1. Discussion on Material for Discussion with OJK 2. Follow Up on OJK Letter Regarding RBB 3. NGS Updates – Credit Stream	√	√	-	√
25	19 May 2025	1. Financial Updates – 16 May 2025 2. Discussion on Revised RBB 3. NGS Updates 4. Discussion on Material for Discussion with OJK 5. Update on Consumer Protection 6. Updates on Temporary Suspension by PPATK 7. Others	√	√	-	√
26	22 May 2025	1. Discussion on Revised RBB 2. AML Report – April 2025	√	√	√	√
27	2 Jun 2025	1. Financial Updates – 31 May 2025 2. Tax Updates	-	√	√	√
28	4 Jun 2025	1. Financial Results – 31 May 2025 2. OJK Audit Findings 3. NGS Updates 4. AML Update	√	√	√	√
29	12 Jun 2025	1. Financial Updates – 11 June 2025 2. NGS Updates 3. Update on Legal Case 4. Tax Updates	√	√	√	√
30	18 Jun 2025	1. Financial Updates – 17 June 2025 2. Preparation of AGMS 2025 – 23 June 2025 3. Discussion on Audit Findings from CCB Corporation 4. RPIM Implementation Organization 5. Discussion on LLL and Related Party Transactions Reporting 6. Discussion on Abandoned Property 7. Others	√	√	√	√
31	24 Jun 2025	1. Financial Updates – 23 June 2025 2. Discussion on OJK Audit Finding 3. AML Report – May 2025 4. IT Proposal 5. Discussion on Amendment of Article of Association	√	√	√	√
32	25 Jun 2025	Discussion on Meeting with OJK	√	√	√	√
33	30 Jun 2025	Financial Updates – 26 June 2025	√	√	-	√



No	Date	Meeting Agenda	Jiang Yongdong	Zhu Yong	Junianto	Agresius R Kadiaman
34	8 Jul 2025	1. Financial Results – 30 June 2025 2. Financial Updates – 7 July 2025 3. Periodic Training Report Discussion on OJK Audit Finding	√	-	√	√
35	10 Jul 2025	Update on the Direction from Board of Commissioners	√	-	√	√
36	15 Jul 2025	1. Financial Updates – 14 July 2025 2. AML Report 3. Discussion on Action Plan for NPL and LAR Improvement NGS Updates	√	-	√	√
37	21 Jul 2025	1. Adjustment of Risk Profile Parameters 2. Financial Updates – 18 July 2025 3. Discussion on Action Plan for ICoFR Implementation Updates on AML Policy	√	√	√	√
38	28 Jul 2025	Financial Updates - 25 July 2025	-	√	√	√
39	4 Aug 2025	1. Financial Updates – 31 July 2025 2. AML Report Discussion on OJK Audit Finding	√	√	√	√
40	7 Aug 2025	1. Tax Updates Improvements for LLL	√	√	√	√
41	11 Aug 2025	1. Update on CRMS 2. IT Updates Discussion on OJK Audit Findings	√	√	√	√
42	14 Aug 2025	1. Financial Updates 2. AML Report – July 2025 Report on the Implementation of CCBI Bank's Self-Assessment in 2025	√	√	√	√
43	21 Aug 2025	1. Financial Updates – 19 August 2025 Update on Legal Case	√	√	√	-
44	28 Aug 2025	1. Update on CRMS 2. Financial Updates – 27 August 2025 3. Discussion on OJK Audit Findings Others	√	√	-	√
45	31 Aug 2025	Discussion on Operational Arrangement	√	√	√	√
46	4 Sep 2025	1. Financial Updates – 31 August 2025 2. Timeline for RBB 2026-2028 Others	√	√	√	√
47	8 Sep 2025	1. Financial Updates Others	√	√	√	√
48	15 Sep 2025	1. Discussion on Response to OJK Letter 2. Financial Updates – 12 September 2025	√	√	√	√
49	22 Sep 2025	1. Financial Updates – 18 September 2025 2. Validation Results of the Self-Assessment Report Documents	√	√	√	√
50	24 Sep 2025	1. Tax Updates	√	√	√	-
51	25 Sep 2025	1. EY Kick-Off Meeting – Audit Financial Year as of 31 December 2025	√	√	√	-
52	29 Sep 2025	1. Discussion on Abandoned Property 2. Tax Updates 3. Updates on ICoFR Implementation 4. Others	√	√	√	√
53	2 Oct 2025	1. Financial Updates – 30 September 2025 2. Legal Updates 3. Proposal to Change PIC for Tax Reporting 4. Discussion on OJK Audit Findings 5. Discussion on UBO Separation of APP Group	√	√	√	√
54	6 Oct 2025	1. Financial Updates – 30 September 2025 2. Discussion on Bonds Investments	√	-	√	√
55	16 Oct 2025	1. Discussion on RBB 2026-2028 2. Discussion on Recovery Plan 2025	√	-	√	√

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No	Date	Meeting Agenda	Jiang Yongdong	Zhu Yong	Junianto	Agresius R Kadiaman
56	20 Oct 2025	1. Discussion on RBB 2026-2028 2. Discussion on Recovery Plan 2025 3. Discussion on Abandoned Property 4. AML Report – September 2025	√	√	√	√
57	21 Oct 2025	1. Discussion on RBB 2026-2028	√	√	√	√
58	23 Oct 2025	1. Financial Updates – 21 October 2025 2. Discussion on Provision Allocation 3. Discussion on Reporting Matters in Bandung Office 4. Discussion on Restructuring Plan	√	√	√	√
59	3 Nov 2025	1. Discussion on Customer Complaint Case 2. Update of Consumer Protection and Complaints Handling Status Q3 2025 3. Discussion on Abandoned Assets 4. Financial Updates – 31 October 2025 5. Update on OJK Audit Findings	√	√	√	√
60	10 Nov 2025	1. Financial Updates – 6 November 2025 2. Discussion on Recovery Plan Evaluation and Stress Testing Result 3. Discussion on RBBR 4. Discussion on OJK Exit Meeting Result	√	√	√	√
61	11 Nov 2025	1. Discussion on Fraud Case	√	√	√	√
62	13 Nov 2025	1. AML Report – October 2025 2. Update on Draft Minutes of OJK Exit Meeting 3. Discussion on Macroprudential Liquidity Incentive Policy (KLM) Provisions	√	√	√	√
63	20 Nov 2025	1. Financial Updates – 18 November 2025	√	√	√	-
64	28 Nov 2025	1. Financial Updates – 26 November 2025 2. Discussion on Commercial Customers 3. Updates on OJK Audit Findings 4. Discussion on Credit Approval Process 5. Others	√	√	√	√
65	3 Dec 2025	1. Financial Results – 30 November 2025 2. Digital Banking Project Updates	√	√	√	√
66	11 Dec 2025	1. Updates on CRMS Evaluation 2. Financial Updates – 9 December 2025 3. E-KTP Reader Progress Update 4. Others	√	√	√	√
67	15 Dec 2025	1. Updates on Tax Audit 2021	√	√	√	√
68	17 Dec 2025	1. Discussion on PSAK71 Model for ECL Calculation 2. Updates on OJK Audit Findings 3. AML Report 4. Training Report	√	√	√	√
69	18 Dec 2025	1. Financial Updates – 16 December 2025 2. NGS Updates	√	√	√	√
70	22 Dec 2025	1. Financial Updates – 18 December 2025 2. NGS Updates	√	√	√	√

No	Date	Meeting Agenda	Jiang Yongdong	Zhu Yong	Suryati Budiyanto	Junianto	Andreas Herman Basuki
71	29 Dec 2025	1. Financial Updates 2. Discussion on BOD and Committee Structure	√	√	√	√	√

Information

√ : Present at the meeting, - : Not present at the meeting, TC : Via teleconference



Meeting of Board of Directors with Board of Commissioners

During 2025, Board of Directors held meetings with Board of Commissioners 5 (five) times.

No	Date	Meeting Agenda	Attended by
1	28 Feb 2025	Proposal of the Implementation of Authorization Plan in CCB Indonesia	Guo Meijun Mohamad Hasan Yudo Sutanto Zhu Yong Junianto Agresius R. Kadiaman
2	14 Apr 2025	BOD Response on the Internal Memo from BOC	Mohamad Hasan Yudo Sutanto Jiang Yongdong Junianto Agresius R. Kadiaman
3	17 Jun 2025	1. Proposal of the Adjustment Authorization Plan Implementation in CCB Indonesia 2. Others	Wu JianZheng Guo Meijun Mohamad Hasan Yudo Sutanto Jiang Yongdong Zhu Yong Junianto Agresius R. Kadiaman
4	28 Nov 2025	1. Discussion on the Bank Business Plan (BBP) for the years 2026–2028; 2. Discussion on the Adjustment of the Authorization Plan Implementation in CCB Indonesia for the Period up to February 28th, 2026; Any other business	Wu JianZheng Guo Meijun Mohamad Hasan Yudo Sutanto Jiang Yongdong Zhu Yong Junianto Agresius R. Kadiaman
5	29 Dec 2025	1. Review and Evaluation of the implementation of the Anti–Money Laundering, Counter–Terrorism Financing, and Counter–Proliferation Financing Program (AML, CTF, and CPF Program); 2. Any other business.	Wu JianZheng Guo Meijun Mohamad Hasan Yudo Sutanto Jiang Yongdong Zhu Yong Junianto Andreas Basuki

Training attended by members of Board of Directors during 2025, including:

Name	Training	Implementation Time	Organizer
Jiang Yongdong	Cybersecurity Refreshment 2025	19 March 2025	CCB Indonesia
	Risk Management Refreshment Certification Level 7	17 June 2025	Triniti Solusi Kreatifindo
	Training for High Quality Development of Overseas Institution 2025	22 July – 1 August 2025	Southwest Training Institute Chengdu
	Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector	26 August 2025	National Cyber and Cryptography Agency (BSSN)
Zhu Yong	Climate Risk Management and Scenario Analysis (CMRS)	11 – 12 March 2025	Prospero
	Cybersecurity Refreshment 2025	19 March 2025	CCB Indonesia
	Risk Management Refreshment Certification Level 7	17 June 2025	Triniti Solusi Kreatifindo

CORPORATE GOVERNANCE

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Name	Training	Implementation Time	Organizer
Junianto	Climate Risk Management and Scenario Analysis (CMRS)	11 – 12 March 2025	Prospero
	Risk Management Refreshment Certification Level 7	13 March 2025	IRPA
	Cybersecurity Refreshment 2025	19 March 2025	CCB Indonesia
	The 9th Asia Pasific HR Forum: A Great HR Management System to Realize Business Sustainability	27 - 28 August 2025	Intipesan Prawira
	PRIMA Executive Gathering 2025	22-24 October 2025	PT Rintis Sejahtera
	The Future of Payments: Innovate, Trusted, Global	21 November 2025	Indonesian Payment Systems Association (ASPI)
Agresius Robajanto Kadiaman	Climate Risk Management and Scenario Analysis (CMRS)	11 - 12 March 2025	Prospero
	Risk Management Refreshment Certification Level 7	13 March 2025	IRPA
	Cybersecurity Refreshment 2025	19 March 2025	CCB Indonesia
	2025 Training Session for Compliance Officers of Overseas Institutions	26 – 30 May 2025	CCB Corporation – Overseas Institutions Compliance Division, Internal Control and Compliance Department / Xian Jiaotong University
	Periodic Training I in 2025 by the Compliance Directorate	21 June 2025	CCB Indonesia
	Challenges and Strengthening Cybersecurity in the Financial Sector	26 August 2025	National Cyber and Cryptography Agency (BSSN)
	Training Course for Overseas Institution Risk Directors and Risk Managements Heads in 2025	22-26 September 2025	CCB Corporation / Northeast Research Institute of CCB Research Center
Andreas Herman Basuki	Training on "Risk Management Qualification Level 7"	6 March 2025	IBI-BCC
	Climate Risk Management and Scenario Analysis (CMRS)	11 - 12 March 2025	Prospero
	Issuer Seminar 2025 "Navigating Global Dynamics: The Resilience of Indonesia's Economic and Financial Systems"	8 July 2025	Kustodian Sentral Efek Indonesia (KSEI)



COMPANY POLICY ON THE EVALUATION OF DIRECTORS' PERFORMANCE AND ITS IMPLEMENTATION

- **Procedure for Assessing the Performance of Board of Directors**

1. The performance of Board of Directors is assessed based on specific criteria recommended by the Remuneration and Nomination Committee.
2. The results of Board of Directors' performance assessment is disclosed in the Annual Report and presented at the Annual General Meeting of Shareholders.

- **Criteria Used**

The criteria for evaluating the performance of Board of Directors include, but are not limited to:

1. Achievement of business targets,
2. Achievement of short-term and long-term company plans,
3. Achievement of budgets and revenues,
4. Achievement of OJK Ratings targets related to Good Corporate Governance and the Bank's Health Level.

- **Assessing Parties**

The parties responsible for evaluating the performance of Board of Directors are Board of Commissioners and the Annual General Meeting of Shareholders (RUPS). Subsequently, Board of Directors and Board of Commissioners will be held accountable for their performance achievements in the 2025 period, including the implementation of duties and responsibilities of Board of Commissioners and Board of Directors at the Annual General Meeting of Shareholders held in 2026.

Board of Directors' performance assessment policy is contained in CCB Indonesia's General Policies and Guidelines in Board of Directors' Code of Conduct which can be accessed through the company's website (idn.ccb.com). Henceforth, the results of the assessment will be disclosed

Committees under Board of Directors

As of the end of 2025, there are 6 (six) committees in CCB Indonesia, consisting of:

- **Asset and Liability Committee (ALCO)**

The Asset and Liability Committee is responsible for managing the Bank's assets and liabilities. More broadly, ALCO also has the task of managing liquidity, interest rate management, foreign exchange management, investment management, and gapping management.

- **Risk Management Committee**

The Risk Management Committee assists Board of Directors in reviewing policies and delegating responsibilities to determine policies and procedures, and ensuring that business units have properly implemented the strategies approved by Board of Directors.

- **Credit Policy Committee**

This Committee assists Board of Directors in formulating policies, monitoring the development and condition of the credit portfolio, and providing improvement measures.

- **Information Technology Steering Committee**

The Information Technology Steering Committee (IT) is tasked with managing and monitoring the Bank's use of Information Technology, including providing recommendations to Board of Directors regarding the formulation of IT Strategic Plans aligned with the Bank's Strategic Plans, formulation of IT policies and procedures, IT risk management, and monitoring the compliance of approved IT projects with IT Strategic Plans and user needs to support Bank's business activities.

- **Credit Committee**

The Credit Committee is responsible for approving credits or credit extensions up to the credit limits determined by Board of Directors and maintaining the quality of the credits provided so that the determination of credit quality and the formation of provisions for productive assets are carried out in accordance with the bank's prudential principles.

- **Human Capital Committee**

The Human Capital Committee is tasked with recommending improvements to HR policies, establishing a company code of ethics, proposing current year performance bonus budgets, mass employee salary adjustments, approving deviations from provisions related to HR.

All Committees formed under Board of Directors have established Work Guidelines as references for each Committee in its role of assisting Board of Directors.

ASSESSMENT OF THE PERFORMANCE OF COMMITTEES SUPPORTING THE EXECUTION OF BOARD OF DIRECTORS' DUTIES

The performance of the Risk Management Committee, Credit Policy Committee, ALCO Committee, Information Technology Steering Committee, Credit Committee, and Human Capital Committee is evaluated based on the following procedures and criteria:

1. The performance of each Committee supporting the Board of Directors in carrying out its duties is evaluated periodically by the Board of Directors.
2. The criteria for evaluating the performance of each committee include, but are not limited to:
 - a. Achievement of the implementation of committee meetings,
 - b. Attendance of each committee member,
 - c. Administrative orderliness,
 - d. Success of decisions made during committee meetings.

Implementation of Compliance Function

CCB Indonesia is committed to complying with applicable laws and regulations, both issued by Bank Indonesia and other authorities. The implementation of the Compliance Function at CCB Indonesia refers to Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 concerning the Implementation of Compliance Functions for Commercial Banks.

The Compliance Function includes actions to achieve Compliance Culture at all levels of CCB Indonesia's organization and business activities; managing Compliance Risks faced; ensuring that policies, provisions, systems, procedures, and business activities conducted by the Bank has complied with Bank Indonesia regulations, as well as the applicable laws and regulations; ensuring the Bank's compliance with commitments made by CCB Indonesia to the Financial Services Authority, Bank Indonesia, and/or other relevant supervisory authorities.

CCB Indonesia has established Compliance Policy and General Guidelines as well as Compliance Function Implementation Guidelines.

In accordance with Article No. 46/POJK.03/2017 dated 12 July 2017 concerning the Implementation of Compliance Functions, the Bank is required to have a Director overseeing the Compliance Function and to establish a Compliance Work Unit.

The obligation to have a Director overseeing the Compliance Function has been fulfilled by appointing Mr. Agresius R. Kadiaman as Compliance Director through the Annual General Meeting of Shareholders dated 7 January 2019. Based on the Decree of OJK Commissioner No. KEP-17/D.03/2019 dated 31 January 2019, and OJK Letter No. SR-32/PB.12/2019 dated 1 February 2019, the appointment of Mr. Agresius R. Kadiaman as Compliance Director of CCB Indonesia has been approved by the OJK. The appointment became effective on 6 February 2019.

Furthermore, based on the Annual General Meeting of Shareholders (AGMS) dated 7 June 2024, it was decided that the AGMS approved the reappointment of members of Board of Directors and members of Board of Commissioners of the Company for the term commencing from the closing of the meeting until the closing of the Company's Annual General Meeting of Shareholders for the fiscal year 2028.

In connection with the resignation of Mr Agresius R. Kadiaman as Compliance Director, the Bank has submitted a request for approval of the resignation to OJK through Bank Letter No. 304/CCBI/DDIR-OJK/XI/2025 dated 10 November 2025 regarding the Request for Approval of the Dismissal/Replacement of the Director in Charge of Compliance.

Furthermore, based on OJK Letter No. SR-247/PB. 31/2025 dated 1 December 2025 regarding the Request for Approval of the Replacement of the Director in Charge of Compliance at PT Bank China Construction Bank Indonesia, Tbk, OJK stated that the Bank may continue the process of submitting the replacement of the Director in Charge of Compliance before the end of his term of office through a General Meeting of Shareholders (GMS).

Subsequently, based on the Decree of the OJK Board of Commissioners No. KEPR- 244/D.03/2025 dated 15 December 2025, the OJK conveyed the decision on the results of the fit and proper test (PKK) and approved the nomination of Mr Andreas Herman Basuki as Compliance Director.

Based on the Extraordinary General Meeting of Shareholders (EGMS) on 23 December 2025, and Deed No. 170 dated 23 December 2026 regarding the Minutes of the Extraordinary General Meeting of Shareholders of PT Bank China Construction Bank Indonesia Tbk, the EGMS approved:

- The resignation of Mr Agresius Robajanto Kadiaman from his position as Director of the Company; and
- The appointment of Mr Andreas Herman Basuki as a member of the Board of Directors of the Company.

The Assignment, Appointment, and Resignation of the Director overseeing the Compliance Function have been in accordance with applicable provisions.

The Director overseeing the Compliance Function has submitted quarterly reports on the implementation of his duties and responsibilities to the President Director, with copies to Board of Commissioners, and semi-annually to the Financial Services Authority, with copies to the President Director and Board of Commissioners.

The Bank has established Compliance Division, which include the AML CFT Transaction Analysis & Reporting Section and the Compliance AML CFT Policy & Advisory Section, which are formed independently, meaning they are formed separately and free from the influence of other work functions, and have direct access to the Director overseeing the Compliance Function. The Compliance Division is established at the Bank's headquarters but implements Compliance Functions throughout the Bank's office network. Additionally, within the organizational structure of the Compliance Directorate, the Corporate Policy, Guidelines & Procedures Division has also been established.

The Bank has provided quality human resources in the Compliance Division to carry out tasks effectively.

The Compliance Director and Compliance Division have established policies and guidelines to ensure the compliance, adequacy, and effectiveness of the compliance function's role throughout the bank's organizational structure.

The Bank has made improvements by enhancing the implementation of the AML CFT and CPF programs through the provision of AML System outside core banking, improvements and refinements to all Policies, Guidelines, and SOPs (KSOPs), as well as updating KSOPs in connection with the application of new regulatory provisions and the Bank's business developments.

The increased role of the compliance function is continuously carried out to assist the bank's compliance improvement process, reflected in efforts made, among others, through the issuance of compliance news, compliance opinions, compliance reviews, compliance checklists, compliance campaigns, bank regulation socialization, as well as acting as liaison officers to the Financial Services Authority, Bank Indonesia, and other regulators.

The level of compliance of the Bank with all applicable regulations and laws as well as the fulfillment of commitments with the relevant authorities.

The Bank has ensured compliance with the regulations of the Financial Services Authority, Bank Indonesia, and applicable laws and regulations, including by:

- Establishing necessary measures while adhering to the principle of prudence
- Monitoring, maintaining, and ensuring that the Bank's activities do not deviate from regulations
- Monitoring and ensuring the Bank's compliance with all agreements and commitments made by the Bank to the Financial Services Authority and other authorized regulatory bodies.

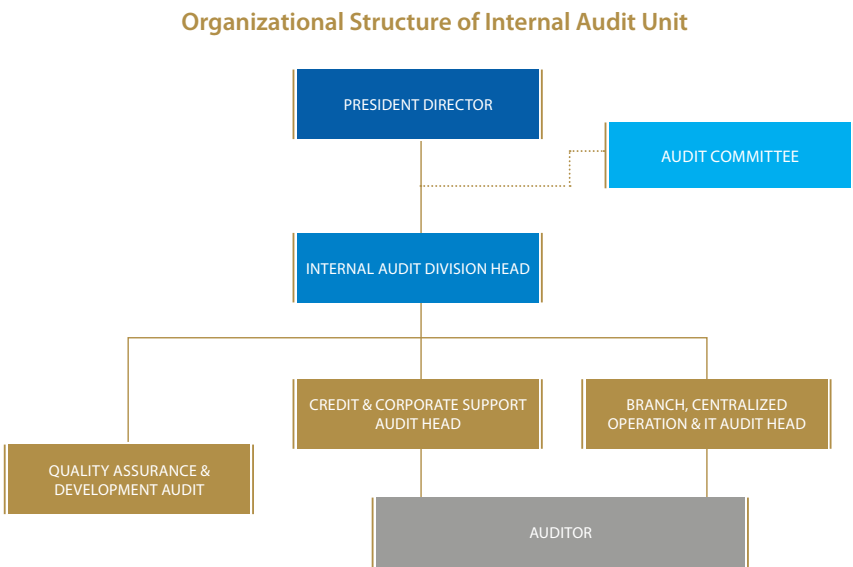
Administrative Sanctions

- **Administrative sanctions imposed on the Company**
In 2025, there were still several reporting-related sanctions imposed by the Regulator on CCB Indonesia. In response to the non-compliance, the Bank has made corrections and established follow-up measures to ensure that similar non-compliance does not occur again.
- **Administrative sanctions imposed on members of Board of Commissioners**
In 2025, no administrative sanctions were imposed on members of Board of Commissioners of the Company.
- **Administrative sanctions imposed on members of Board of Directors**
In 2025, no administrative sanctions were imposed on members of Board of Directors of the Company.

IMPLEMENTATION OF THE INTERNAL AUDIT FUNCTION

Based on Financial Services Authority Regulation No. 1/POJK.03/2019 dated 28 January 2019 regarding the Implementation of the Internal Audit Function in Commercial Banks, CCB Indonesia has established the Internal Audit Unit (IAU), which is an independent functional unit from operational units and reports directly to the President Director.

STRUCTURE AND POSITION OF INTERNAL AUDIT UNIT



CCB Indonesia established an Internal Audit Unit (SKAI), which is an independent function from operational units and reports directly to President Director. This is in line with OJK Regulation No. 1/POJK.03/2019 dated 28 January 2019 concerning the Implementation of Internal Audit Functions in Commercial Banks and OJK Regulation No. 56/POJK.04/2015 dated 29 December 2015 concerning the Establishment and Guidelines for the Preparation of Internal Audit Unit Charters.

CCB Indonesia has established Policies and General Audit Guidelines, an Internal Audit Charter, and is equipped with several Standard Operating Procedures (SOPs), including Operational Audit SOPs, Credit Audit SOPs, Treasury Audit SOPs, Trade Financing Audit SOPs, and Information Technology Audit SOPs.

CCB Indonesia provides quality resources to the Internal Audit Division to effectively carry out its tasks.



Rita Fitria
Internal Audit Head (IAU)

- Effective since 24 May 2023, IAU is led by Ms. Rita Fitria.

Education:

- 2008-2009 Queensland University of Technology (QUT) Master of Business Advanced (International Business)
- 1996 - 2000 Syahkuala University Bachelor of Accounting

Certifications:

- Assessor Certification of Risk Management, Compliance and Internal Audit
- Brevet CAP (Credit Application Package)
- Brevet Credit Application Package (CAP), Distinction
- Brevet Corporate Finance, Distinction
- Brevet Global Business, Distinction
- Risk Management Certification Level 6
- Indonesia Internal Audit Practitioner (IIAP)
- Certified Banking Internal Audit (CBIA) Level Manager
- ISO 9001:2015 (Quality Management System)
- ISO 30301:2019 (Record Management)
- ISO 37001:2016 (SMAP)
- Procurement Certification (LKPP)
- Record Management Certification (ANRI)
- Compliance Certification

Experience:

1. PT Bank Negara Indonesia (PERSERO) TBK
 - a. Internal Audit Manager Of Business Banking (01/01/2020- Mei 2023)
 - b. Internal Audit Manager Of Procurement and Fixed Asset (02/02/2017 - 30/12/2020)
 - c. Internal Audit Manager Of Treasury Division (02/11/2015- 01/02/2017)
 - d. Compliance Manager Of Treasury Division (20/01/2014 - 01/11/2015)
 - e. Compliance Manager Of Business Banking And International Transaction (01/01/2012 - 19/01/2014)
 - f. Compliance Development Manager (11/11/2011 - 31/12/2012)
 - g. Manager Of Business Banking, Treasury and International Policy (11/02/2010 - 10/11/2011)
 - h. Internal Audit Division (03/09/2002 - 01/02/2008)
2. Bank Internal Auditor Association (IAIB) : Head of Certification and Ethics

3. Queensland University of Technology Indonesia Community (QUIC) (2017- 2021) Vice President QUIC
4. Prasetya Mulya University (July 2016 – Present) : Part Time Lecturer of Business School (Treasury Management)

The appointment of Ms. Rita Fitria as Head of Internal Audit Division has been reported to the Financial Services Authority through letter No. 126/CCBI/DDIR-OJK/V/2023 dated 26 May 2023.

Effectiveness and scope of internal audit in assessing all aspects and elements of the Bank's activities

The Internal Audit Division is responsible for conducting independent and effective examinations of all aspects and elements of activities that are directly expected to affect the interests of the Bank and the public.

The results of the Internal Audit Division's examination, along with its follow-up recommendations, are reported directly to the President Director and Board of Commissioners represented by the Audit Committee, with a copy to the Director Overseeing Compliance Functions. Subsequently, Board of Commissioners will oversee and confirm that management has taken necessary corrective actions based on the examination results.

CCB Indonesia maintains effective and efficient execution of internal control systems by closely monitoring the outcomes of follow-up actions implemented by the auditee. In the absence of follow-up actions, the Internal Audit Division will verify with the relevant party and issue an internal memo for further action. Supervisory procedures have been consistently applied, fostering a supportive atmosphere for internal control endeavors.

In addition to conducting auditing activities, the Internal Audit Division consistently acts as a consultant to internal parties at CCB Indonesia who require assistance, particularly regarding internal control systems.

Board of Directors of CCB Indonesia is responsible for creating the internal control structure and ensuring the functioning of CCB Indonesia's internal audit function at every management level. Every Examination Result Report (LHP) reported to the President

Director is circulated to all Directors with a copy to the Audit Committee. With this mechanism, every finding will be brought to the attention of management and promptly addressed according to their respective areas.

The internal oversight function by the Internal Audit Division is conducted using systematic audit methods and a risk-based audit approach, prioritizing supervision on processes or units with higher risks.

Overall, during 2025, the implementation of the internal oversight function has been satisfactory.

The Bank periodically reviews the effectiveness of the Internal Audit implementation and its compliance with the Standards for Implementing the Internal Audit Function of Commercial Banks by external parties every three years. The last report of the review results was reported to the Financial Services Authority through letter No. 210/CCBI/DDIR-OJK/VIII/2023 dated 25 August 2023.

The responsibilities of the Internal Audit Function in providing an independent and objective assessment of the adequacy and effectiveness of the internal control system, including internal control over the Bank's financial reporting process (ICoFR). Within the framework of ICoFR implementation, the Internal Audit Function evaluates the operating effectiveness of controls through audit activities and control testing to ensure that controls designed and implemented by management operate effectively in mitigating risks that may affect the reliability of financial reporting. The Internal Audit Function also monitors the follow-up actions taken by the relevant work units in response to internal control findings. The results of the evaluation are communicated to management and the Audit Committee as part of the independent assurance function and serve as a basis for providing recommendations for improvement to strengthen the effectiveness of the internal control system and support the integrity of the financial reporting process within the Bank.

Implementation of External Auditor Function

In accordance with the Financial Services Authority's regulations regarding the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities as stipulated in POJK No. 9 of 2023 and OJK Circular Letter No. 18/SEOJK.03/2023, the Bank appoints Public Accountants and Public Accounting Firms registered with the Financial Services Authority to audit the Annual Financial Statements.

The appointment of Public Accountants and Public Accounting Firms to audit the Company's financial statements for the 2025 fiscal year is made based on recommendations from the Audit Committee to Board of Commissioners.

The Audit Committee has recommended the appointment of Public Accountants and Public Accounting Firms to the AGM through Board of Commissioners. The recommendation was conveyed through Internal Memo No. 010/MI/KA/VI/2025 dated 18 June 2025

Board of Commissioners has recommended the Public Accounting Firm "Purwanto, Sungkoro & Surja" (a member of Ernst & Young) to audit the CCB Indonesia's financial statements for the 2025 fiscal year, through Board of Commissioners Meeting held on 18 June 2025.

The Annual General Meeting held on 23 June 2025, approved the appointment of the Public Accounting Firm "Purwanto, Sungkoro & Surja" (a member of Ernst & Young) to audit the Company's financial statements for the 2025 fiscal year.

The appointment of the Public Accounting Firm has been reported to the OJK Banking Supervisory Authority through letter No. 262/CCBI/DDIR-OJK/IX/2025 dated 12 September 2025.

The appointed Public Accountant and Public Accounting Firm, namely "Purwanto, Sungkoro & Surja" (a member of Ernst & Young), is registered as the auditor of the Bank with the Financial Services Authority, with No. STTD.KAP-03/PM.22/2018 dated 15 January 2018.

The auditor performs its duties objectively. The Audit of the Financial Statements ending on 31 December 2025, was conducted based on employment agreement No. 3583/PSS/2025.

The Public Accountant conducts independent audits, complies with professional standards for public accountants and employment agreements, and the audit scope set, and has communicated with the Financial Services Authority regarding the audited Bank's conditions for audit preparation and implementation.

The implementation of the Audit Service Provision by the Public Accounting Firm "Purwanto, Sungkoro & Surja" (a member of Ernst & Young) to audit the CCB Indonesia's financial statements for the 2025 fiscal year will be evaluated by the Audit Committee, and the results will be reported to the OJK.

The following is the disclosure of Information on the Use of Public Accountant Services (AP) and Public Accounting Firm (KAP) in tabular form:

No	Item	2025
1	Name of Public Accountant	Christophorus Alvin Kossim, Registered Public Auditor No. AP.1681
2	Name of Public Accounting Firm	Public Accounting Firm Purwanto, Sungkoro & Surja, Registered Public Accountant KMK No. 603/KM.1/2015
3	Audit Fee for each type of service provided by the public accountant in the last fiscal year	Audit 31 December 2025 : IDR 1,972,192,500 (including VAT and out of pocket expenses)
4	Other services from Public Accounting Firm in the last fiscal year	Nil

CORPORATE GOVERNANCE

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Implementation of Risk Management including Internal Control Systems

The Bank has an adequate organizational structure to support the implementation of risk management and internal control, including the establishment of the Internal Audit Division, Risk Management Division, Risk Management Committee, Risk Monitoring Committee, and Compliance Division.

a. Active Oversight by Board of Commissioners and Board of Directors

The Bank has defined clear authority and responsibilities at each level of position related to the implementation of Risk Management.

Board of Commissioners plays an active role in overseeing the implementation of risk management, including:

- Approving and evaluating Risk Management policies, including strategies and Risk Management frameworks.
- Evaluating the accountability of Board of Directors and providing guidance for improvements in the periodic implementation of Risk Management policies.

In overseeing the implementation of risk management, Board of Commissioners is assisted by the Risk Monitoring Committee.

The active role of the CCB Indonesia Board of Directors is demonstrated by:

- Developing, evaluating, and updating Risk Management policies, including strategies and Risk Management frameworks.
- Ensuring that the Risk Management function is applied independently.
- Developing, establishing, and updating procedures and tools for identifying, measuring, monitoring, and controlling risks.
- Being responsible for the implementation of Risk Management and evaluating and providing guidance based on reports submitted by the Risk Management Function, including risk profile reports.
- Ensuring the implementation of corrective measures for issues or deviations in the bank's operations identified by the Internal Audit Division.
- Cultivating a Risk Management culture, including risk awareness at all levels of the organization.

In ensuring the proper implementation of risk management, Board of Directors is assisted by the Risk Management Committee.

Efforts to enhance the implementation of risk management are periodically discussed in Board of Commissioners Meetings, Committee Meetings, and/or Board Meetings.

b. Adequacy of Policies, Procedures, and Limit Setting

The Bank has adequate policies, procedures, and risk limit settings to support the implementation of risk management, including:

- Risk Management Policy and General Guidelines
- Risk Profile Guidelines
- Strategic Risk Guidelines
- Compliance Risk Guidelines
- Legal Risk Guidelines
- Reputation Risk Guidelines
- Liquidity Risk Guidelines
- Market Risk Guidelines
- Operational Risk Guidelines
- Credit Risk Guidelines
- Internal Capital Adequacy Assessment Process (ICAAP) Guidelines
- Risk-Based Bank Health Level Guidelines
- Asset & Liability Management (ALMA) Guidelines
- Business Continuity Management (BCM) and Business Continuity Plan (BCP) Guidelines
- New Product and Activity Guidelines
- CKPN Guidelines
- Implementation Guidelines for The Three Lines of Defense (3LD)
- Interest Rate Risk in The Banking Book Guidelines
- Information Technology Policy and General Guidelines

c. Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes and Risk Management Information System

CCB Indonesia has implemented risk management policies aimed at ensuring that risks arising from its activities can be identified, measured, monitored, managed, and reported, ultimately benefiting shareholders and the public. To achieve this goal, the bank has formed a Risk Management Committee and a Risk Management Division tasked with establishing Risk Management Policies to address emerging risks, improve, and enhance the implementation of Risk Management.

Essentially, the risk management process is carried out by each unit, considering that the risks faced are individual risks inherent in the products, transactions, and processes of the respective units. To assist in managing risk management, CCB Indonesia has established a Risk Management Function responsible for monitoring the implementation of risk management policies approved by Board of Directors and periodically reviewing the risk management process, including assessing any proposals for new products and activities.

The implementation of Risk Management at CCB Indonesia includes active management oversight, policy implementation, procedures, and limit setting. The bank has also identified, measured, monitored, and controlled risks and implemented risk control systems.

In the context of risk management processes, the Risk Management Division has prepared a Risk Profile Report using methods in accordance with the Financial Services Authority regulations on the Implementation of Risk Management for Commercial Banks as regulated in FSA Regulation No. 18/POJK.03/2016 and FSA Circular Letter No. 34/SEOJK.03/2016.



The mechanism for assessing risk profile reports involves determining risk levels and ratings referring to and aligned with the assessment of Bank Health Level based on risk or Risk-Based Bank Rating (RBBR) and other relevant Financial Services Authority regulations. The risk profile report is prepared periodically and then reported to Board of Directors for discussion in the Risk Management Committee.

d. Comprehensive Internal Control System

As a manifestation of the Bank's commitment to implementing Good Corporate Governance and applying risk management in healthy and prudent banking practices, CCB Indonesia conducts comprehensive oversight functions that are independent and objective. In principle, the implementation of the internal control system is carried out through inherent control mechanisms within each work unit, including direct supervision by superiors over subordinates, compliance with standard operating procedures, and other internal control mechanisms. The oversight function ensures that the internal control system functions as intended, overseen by the Internal Audit Division reporting directly to the CEO.

Internal oversight functions by the Internal Audit Division are conducted using systematic audit methods and a risk-based audit approach, prioritizing oversight of processes or units with higher risks.

- Financial and operational controls, as well as compliance with other regulatory requirements.

The Bank's Operational Risk Management primarily aims to minimize the negative impact of internal process failures, human errors, system failures, and/or external events.

Governance & Organization in managing operational risks, risk owners are responsible for the risks occurring in their respective departments. Risk control procedures are governed by the Bank's comprehensive policies and procedures in each department.

The Risk Management Division oversees operational risk management in the Bank by coordinating with departments to address material operational risk issues so that these risks can be controlled early on.

The Bank's Policies and Procedures have been supplemented with Operational Risk Management Policies to support the implementation of operational risk management across all units. The Bank's Risk Management Process includes the identification, measurement, monitoring, control, and determination of operational risk limits. The Bank continuously identifies operational risks inherent in specific business lines. This is done by periodically assessing parameters that affect the exposure of operational risks. In measuring operational risks, the Bank has accurate risk assessment methodologies, competent human resources, and adequate infrastructure systems to identify and collect operational

risk data. Some assessment models include the identification and measurement of operational risks already owned by the Bank, including:

- a. Operational Risk Self-Assessment
- b. Operational key risk indicators
- c. Operational Risk Incident Form

Bank wide, risk identification and measurement are conducted on several key indicators that are considered to represent the operational risks of the bank. These indicators are grouped into five major categories: Business Characteristics and Complexity, Human Resources, Information Technology and Supporting Infrastructure, Fraud, and External Events. The ultimate result of this identification and measurement is the bank's operational risk profile, which is reported to the Financial Services Authority (OJK) every quarter.

The Risk Management Division continuously monitors both overall and loss event occurrences in the bank's core activities, applying internal oversight and periodic reporting on the consequences of Operational Risk. Mechanisms for operational risk mitigation include internal control processes for information technology process security, regular reviews of operational activities, Business Continuity Management development to ensure sustainable operations, and loss limits in the event of business interruptions. The bank has developed an Emergency Plan (Business Continuity Plan) along with its security management. The bank consistently implements an Anti-Money Laundering (AML) program, including the Know Your Customer (KYC) principle, in line with operational risk exposure, outlined in written policies and procedures.

Additionally, the bank has implemented an Anti-Fraud Strategy as a commitment to controlling fraud incidents through fraud risk management.

Internal controls in the bank's financial and operational activities are conducted from the initial process before engaging with customers and/or third parties, through recording processes, to report preparation.

The Bank operates based on the four-eyes principle, where the bank officer inspecting transactions is different from the one executing them. Financial statements are prepared following Indonesian accounting standards, subsequently reported to regulators and disclosed to the public, adhering to regulatory requirements and applicable laws.

To ensure compliance with regulatory requirements, the compliance function documents the issuance of new regulatory provisions or revisions to previous ones by: (i) compiling compliance news and presenting it to Board of Directors and related divisions, (ii) identifying obligations arising from the aforementioned regulatory provisions and communicating them to the relevant divisions to fulfill said obligations, (iii) assessing the impact on the bank's business

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activities and internal regulations, and determining whether adjustments to internal regulations are necessary, (iv) reviewing drafts of new internal regulations and/or revisions to internal regulations to ensure compliance with the latest regulatory provisions.

Furthermore, the bank's business activities, including but not limited to financial and operational areas, are conducted following the policies and procedures established by the bank based on applicable regulatory requirements.

- Review of the effectiveness of the internal control system

Overall, the quality of the internal control system has shown satisfactory results. CCB Indonesia strives to operate the internal control system effectively and efficiently, and oversight procedures have been consistently implemented, maintaining a supportive environment for internal control efforts. Significant internal auditor findings have been reported to the Financial Services Authority in accordance with applicable regulations. Additionally, issues related to the adequacy of internal controls have been reported to management, and follow-up measures have been taken to minimize risks.

In order to strengthen the internal control system and comply with the Bank's Governance Structure, there has been a restructuring, improvement, and updating of the General Policies and Guidelines, Guidelines, and Standard Operating Procedures (SOP).

Throughout the year 2025, the Bank has issued new and revised internal regulations, detailed as follows:

No	Internal Provision Document	Number issued (new)	Number revised	Number of KSOP documents until the end of 2025
1	General Policies and Guidelines (KPU)	0	8	27
2	Guidelines	0	30	74
3	Standard Operating Procedure (SOP)	1	22	74
Total				175

To ensure the optimal implementation of Standard Operating Procedures (KSOP), the Bank has distributed KSOP to all Bank Offices according to their respective portions and conducted KSOP socialization to all Bank Offices.

In conducting its business activities, CCB Indonesia continuously faces dynamic business conditions as well as various risks that must be managed appropriately. Therefore, strengthening the internal control system is an important aspect to ensure that the Bank's operational processes and financial reporting are carried out in a reliable, transparent, and accountable manner. To enhance the quality of its internal control framework, the Bank has established and commenced the implementation of a roadmap for Internal Control over Financial Reporting (ICoFR) in accordance with the implementation stages determined by management. This implementation is not only intended to ensure the reliability of consolidated financial statements, but also to improve the efficiency and effectiveness of business processes supported by internal controls, strengthen the accuracy of data and information, enhance the adequacy of existing policies and procedures, and foster a culture of risk awareness across all levels of the organization.

Furthermore, the implementation of ICoFR is designed to provide reasonable assurance and to function as an early warning system in identifying potential risks that may affect the financial reporting process. Through the effective implementation of ICoFR, all lines of defense are expected to function optimally and complement one another in supporting the implementation of combined assurance, thereby creating added value for stakeholders. The Board of Commissioners also continuously encourages management to further strengthen the internal control system and ensure that the implementation of ICoFR is carried out consistently and sustainably, including within subsidiary entities, to support the establishment of a more integrated and effective corporate governance framework.

The internal control system within the Bank constitutes a supervisory mechanism designed and implemented by management on an ongoing basis, taking into consideration the objectives, scale, and complexity of the Bank's business activities. The implementation of this internal control system aims to ensure compliance with applicable laws and regulations as well as internal policies of the Bank, ensure the availability of complete, accurate, relevant, and timely financial and management information as a basis for accountable decision-making, and support the efficiency and effectiveness of the Bank's operational activities. In addition, the internal control system is also expected to strengthen the implementation of a comprehensive risk culture throughout the Bank.



THE IMPLEMENTATION OF INTERNAL CONTROL IN THE BANK'S FINANCIAL REPORTING PROCESS

The implementation of the Bank's Internal Control over Financial Reporting (ICoFR) process is carried out to ensure the availability of financial information and reports that are reliable, accurate, complete, relevant, and timely. The implementation of internal control over financial reporting refers to the provisions set forth in Financial Services Authority Regulation (POJK) No. 15 of 2024 concerning the Integrity of Bank Financial Reporting, which aims to strengthen the accuracy, reliability, and transparency of financial information and financial statements of banks, while also ensuring that the financial reporting process is supported by an effective internal control system.

As guidance for the implementation of ICoFR, the Bank has established the Policy and General Guidelines on Financial Reporting Integrity of PT Bank China Construction Bank Indonesia Tbk, which set out the principles and general provisions governing the implementation of internal control over financial reporting within the Bank.

In addition, in accordance with POJK No. 15 of 2024, the Bank has established a dedicated ICoFR Special Working Unit (UKK ICoFR) as part of the second line of defense to coordinate the implementation of ICoFR across the Bank.

Referring to the aforementioned Policy and General Guidelines, the implementation of ICoFR at the Bank is planned to be carried out gradually through five (5) main stages as follows:

1. Design

The design phase aims to establish the scope of ICoFR implementation, which includes:

- 1) Assessment of materiality levels, including Overall Materiality and Performance Materiality.
- 2) Identification of significant accounts and significant disclosures in the financial statements.
- 3) Identification of significant locations or entities.
- 4) Identification of significant business processes
- 5) Identification of significant applications.
- 6) Preparation of Business Process Mapping (BPM) and Risk Control Matrix (RCM), which include:
 - Entity Level Control (ELC)
 - Process Level Control (PLC)
 - IT General Control (ITGC)

All BPM and RCM are prepared by the First Line (business process owners) in collaboration with the relevant units and subsequently reviewed and validated by the Second Line (ICoFR Special Working Unit/UKK ICoFR).

2. Implementation and Continuous Monitoring

The validated BPM and RCM subsequently serve as the basis for the implementation of Control Self-Assessment (CSA) by the First Line in collaboration with the relevant risk management functions, which are then evaluated by the Second Line (UKK ICoFR) to ensure the adequacy and consistency of control implementation.

3. Evaluation

The Second Line, specifically ICoFR Special Working Unit (UKK ICoFR), evaluates the adequacy of control design through the Test of Design (TOD) methodology on controls that have undergone the CSA process conducted by the First Line. Subsequently, the Third Line, namely the Internal Audit Function, evaluates the operating effectiveness of controls through the Test of Operating Effectiveness (TOE) methodology as part of its independent assurance function.

4. Remediation

When controls assessed as ineffective during the design validation process, the implementation of Control Self-Assessment (CSA), or the evaluation process will be followed up through remediation actions by the First Line. Remediation is carried out to address weaknesses in both the control design and the operating effectiveness of the controls.

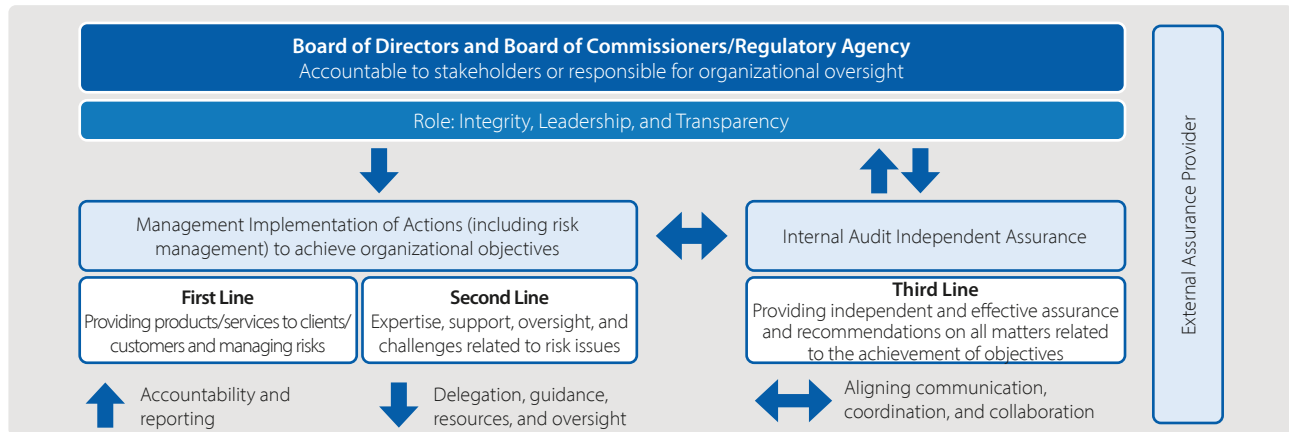
5. Reporting

The results of the ICoFR implementation, including the results of control effectiveness evaluations and the follow-up actions on remediation processes, will be reported to management and relevant parties in accordance with applicable regulations.

Where controls remain ineffective at the end of the financial reporting period, whether based on the results of the CSA, the evaluation conducted by the Second Line (UKK ICoFR), or the evaluation performed by Internal Audit, the Bank will determine the level of deficiency of such controls. The impact of ineffective controls on the financial statements will then be assessed and categorized into three (3) levels of deficiencies, namely:

- Control Deficiency
- Significant Deficiency
- Material Weakness

In carrying out these five stages, the Bank involves three lines of defense in accordance with the Three Lines Model, as follows:



CCB Indonesia recognizes the importance of implementing Internal Control over Financial Reporting (ICoFR) to support the integrity and reliability of the financial reporting process to external stakeholders and to ensure compliance with applicable laws and regulations. The implementation of ICoFR at CCB Indonesia commenced in the 2025 financial year as the first year of implementation, with a limited scope focused on selected significant business processes.

At this initial stage, the scope of ICoFR implementation was determined using the Top-Down Risk Assessment (TDRA) methodology to identify significant accounts, significant locations, significant business processes, and significant applications that may affect the reliability of financial reporting. Subsequently, the Bank conducted the identification of ICoFR risks and key controls within the selected significant business processes, which include Entity Level Controls (ELC), IT General Controls (ITGC), and Process Level Controls (PLC) within the Financial Statement Closing Process (FSCP). The results of this identification were documented in Business Process Mapping (BPM) and Risk Control Matrix (RCM), which were then followed by the implementation of control design validation.

Bank management is committed to gradually expanding the implementation of ICoFR in subsequent periods with a broader scope of coverage and additional significant business processes. In the 2026 financial year, the ICoFR implementation is planned to include ELC, ITGC, and PLC within the FSCP, Treasury, Funding, and Loan processes, with an expanded scope of activities to include the evaluation of control effectiveness. In the following years, Bank management is committed to progressively implementing ICoFR in a more comprehensive manner, covering the entire scope of internal control over financial reporting as well as all business processes identified as significant in the respective financial year.

The implementation is carried out in reference to Financial Services Authority Regulation (POJK) No. 15 of 2024, and is aligned with generally accepted internal control frameworks and standards, including the COSO Internal Control – Integrated Framework (2013) and COBIT 2019, as well as the stages of ICoFR implementation as outlined in PCAOB Auditing Standard No. 2201.

To ensure the effective implementation of Internal Control over Financial Reporting (ICoFR) in accordance with applicable regulations, the Bank upholds the principle of active oversight by the Board of Commissioners, supported by the Audit Committee, over the implementation carried out by the Board of Directors.

The Board of Directors actively discusses ICoFR implementation through Board meetings, which have been convened twice, on 21 July 2025 and 29 September 2025, focusing on strategic measures for the Bank's ICoFR implementation.

On the other hand, the Board of Commissioners, with the support of the Audit Committee, performs its supervisory function by providing strategic direction and input to the Board of Directors, including through ongoing communication and discussion forums. Such guidance emphasizes, among others, the importance of strengthening the internal control framework over financial reporting, improving the quality of documentation and evidencing, and accelerating the implementation of the ICoFR roadmap in line with regulatory requirements.

Through the synergy between the Board of Directors and the Board of Commissioners, supported by the Audit Committee, the Bank is committed to ensuring that the implementation of ICoFR is effective, well-directed, and sustainable, while supporting the integrity and reliability of the Bank's financial reporting.



Management Assessment Report on the Effectiveness of the Implementation of Internal Controls in the Financial Reporting Process

The Bank's Board of Directors is responsible for the implementation of adequate internal controls in the financial reporting process. The implementation of these internal controls is overseen by the Board of Commissioners through the Audit Committee and is carried out by all levels of management and employees of the Bank to provide reasonable assurance regarding the integrity, reliability, accuracy, and consistency of the Bank's financial information and reports. The implementation of internal controls aims to ensure transparency and reliability of financial information, improve the efficiency and effectiveness of the financial reporting process, and ensure compliance with applicable accounting standards and regulatory requirements.

In the 2025 Financial Year, the implementation of ICoFR at CCB Indonesia is at the initial design stage with a limited scope. At this stage, Management has determined the scope of the ICoFR implementation and identified risks and key controls in several key control areas, namely Entity Level Control (ELC), IT General Control (ITGC), and Process Level Control (PLC) within the significant business process of the Financial Statement Closing Process (FSCP). The results of this identification have been documented in Business Process Mapping (BPM) and Risk Control Matrix (RCM) to support the strengthening of internal controls over the financial reporting process.

Bank Management recognizes that the implementation of ICoFR in the first year is still conducted on a limited basis and focused on certain significant business processes. In line with this, Management is committed to gradually expanding the scope of ICoFR implementation in the following periods by involving more significant business processes and strengthening the mechanisms for evaluation and monitoring of the effectiveness of internal controls.

Going forward, the implementation of ICoFR will continue to be developed through the expansion of business process coverage, the implementation of Control Self-Assessment (CSA), the evaluation of control effectiveness, and the remediation of controls that require improvement. These efforts are carried out on an ongoing

basis to support the enhancement of internal control quality and to strengthen the integrity of the financial reporting process within the Bank.

The implementation and development of ICoFR at CCB Indonesia are carried out in reference to Financial Services Authority Regulation (POJK) No. 15 of 2024 concerning the Integrity of Bank Financial Reporting, and are aligned with internationally recognized internal control frameworks, including the COSO Internal Control – Integrated Framework (2013) and COBIT 2019. In addition, the stages of implementation and evaluation of control effectiveness also refer to practices outlined in PCAOB Auditing Standard No. 2201, as part of the Bank's efforts to ensure the effectiveness of internal controls in supporting the implementation of good corporate governance.

Therefore, this report is prepared as a form of accountability and commitment of the Bank's Board of Directors in maintaining the integrity of the Company's financial reporting process and ensuring that internal controls over financial reporting continue to be developed on a sustainable basis. Although the implementation of ICoFR in the 2025 Financial Year is still carried out within a limited scope and focused on selected significant business processes, Bank Management remains committed to gradually expanding the scope of implementation and enhancing the effectiveness of internal controls over financial reporting in the coming periods.

ICoFR Working Unit (UKK ICoFR)

The roles and responsibilities related to the management of ICoFR implementation, including the development and oversight of policies on internal control over the Bank's financial reporting process (ICoFR), efforts to prevent fraud or manipulation in financial information and financial statements, ensuring the integrity of financial reporting in accordance with accounting standards and Financial Services Authority (OJK) regulations, monitoring the implementation of internal control policies and procedures, and coordinating with the risk management, compliance, and anti-fraud functions to support the implementation of internal controls over financial reporting within the Bank.

STATEMENT LETTER OF BOARD OF DIRECTORS CONCERNING THE IMPLEMENTATION OF INTERNAL CONTROLS OVER FINANCIAL REPORTING PT BANK CHINA CONSTRUCTION BANK INDONESIA, TBK.

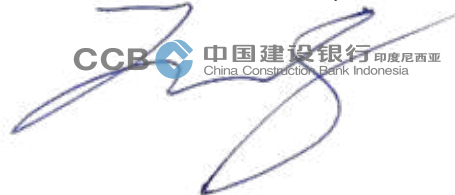
We, the undersigned, declare our responsibility for the Implementation of Internal Control over Financial Reporting (ICoFR) to ensure the reliability, accuracy, and quality of financial information prepared in accordance with financial accounting standards applicable in Indonesia, and relevant laws and regulations, including Financial Services Authority Regulation No. 15 of 2024 concerning Bank Financial Reporting Integrity.

We assess that internal controls in the Bank's financial reporting process have been designed and implemented, and their effectiveness has been progressively implemented in accordance with applicable regulations. We are committed to continuously strengthening internal controls to maintain the integrity and quality of the Bank's financial reporting.

We hereby certify the statement is made truthfully.

Jakarta, 28 April 2026

Members of Board of Directors,


 **中国建设银行 印度尼西亚**
 China Construction Bank Indonesia

Jiang Yongdong
President Director


 **中国建设银行 印度尼西亚**
 China Construction Bank Indonesia

Zhu Yong
Director


 **中国建设银行 印度尼西亚**
 China Construction Bank Indonesia

Junianto
Director


 **中国建设银行 印度尼西亚**
 China Construction Bank Indonesia

Suryati Budiyo
Director


 **中国建设银行 印度尼西亚**
 China Construction Bank Indonesia

Andreas Herman Basuki
Compliance Director

CORPORATE SECRETARY



Thomas Widiyanto
Corporate Secretary

The Corporate Secretary plays a crucial role in enforcing Good Corporate Governance practices at CCB Indonesia, especially regarding transparency, while also ensuring adherence to current capital market regulations and guidelines. The appointment of the Corporate Secretary is intended to uphold CCB Indonesia's reputation and safeguard its interests by nurturing effective communication and relationships with stakeholders through diverse public relations initiatives. Additionally, the Corporate Secretary serves as the liaison between Board of Directors and external parties, particularly investors, the capital market community, and shareholders, in all communication matters.

The Primary Functions of the Corporate Secretary are as follows:

1. Acting on behalf of Board of Directors in interactions with external entities, notably investors, the capital market community, pertinent institutions, and shareholders.
2. Monitoring the Company's compliance with capital market regulations and provisions.
3. Assisting Board of Directors and Board of Commissioners in upholding adherence to the Articles of Association and other regulatory requirements to support the Company's operations.
4. Undertaking activities that support the implementation of transparency principles, especially concerning CCB Indonesia's performance through communication with interested parties.

Mr. Thomas Widiyanto serves as the Corporate Secretary of CCB Indonesia. He resides in Jakarta, was born in Yogyakarta in 1971.

He earned a Bachelor's degree in Economics from Atmajaya University, majoring in Management Economics in Yogyakarta.

He began his career in Banking from 1995 – 2003 at Bank Danamon in Central Java with the last position as Business Manager. Then from 2003 – 2010 he worked at Bank NISP, Yogyakarta as a Business Manager and the last position as Business Coordinator.

In 2010 – 2016 he held the position of Regional Head at PT Bank Windu Kentjana International Tbk. In November 2016 the Bank was renamed as PT Bank China Construction Bank Indonesia Tbk ("CCB Indonesia"), and subsequently from 2017 he served as Strategic Transformation Division Head.

In accordance with Financial Services Authority Regulation No. 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies, appointed as Corporate Secretary of PT Bank China Construction Bank Indonesia Tbk effective as of 13 November 2024 based on Board of Directors' Decree No. 103/CCBI/XI/2024 dated 1 November 2024.

Implementation of the Corporate Secretary's duties during the year 2025 are as follows:

1. Coordinate and handle the preparation of 2024 Annual Report and 2024 Sustainability Report in accordance with the format of circular letter of OJK No. 16/SEOJK.04/2021, has been completed on time on 29 April 2025 in accordance with Capital Market Supervisory provisions, including reporting to OJK, IDX and other external parties.
2. Manage the coordination of the "2024 Parent Entity Annual Report" reporting to OJK, in accordance with provisions, it has been completed and reported by 29 April 2025.
3. Handle the preparation of 2024 Annual Report to OJK and CoFTRA / Bappepti (Commodity Futures Trading Supervisory Agency) according to the new format of CoFTRA / Bappepti regulations on 6 March 2025.
4. Coordinate the preparation and reporting of "2024 Management and Supervision Report of Board of Commissioners" for Bank Indonesia (BI) in accordance with the provisions, which has been completed and reported on 9 April 2025.
5. Coordinate the holding of Annual General Meeting of Shareholders (AGMS) for financial year 2024 in a hybrid manner, namely with limited physical presence and also electronically using eASY. KSEI application for e-Proxy, e-Voting and zoom viewing of AGMS on 23 June 2025 at CCB Indonesia head office, which

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has been implemented smoothly and met the quorum of GMS. The reporting regarding the minutes of AGMS and Public Expose to OJK, Indonesian Stock Exchange, Websites and other agencies, as well as disclosure of information to the public which has been carried out in accordance with regulations.

6. Coordinate and attend Board of Directors Meetings and ensure the frequency of meetings is in accordance with applicable regulations, fulfillment of the meeting quorum, as well as the preparation and administration of minutes of meeting results throughout 2025, as well as coordinating with Board of Commissioners regarding the implementation of BOC and BOD Meetings, BOC Meetings and also Committee Meetings.
7. Maintain and update the website of CCB Indonesia throughout 2025.
8. Handle requests for data or information from external parties, shareholders, mass media and stakeholders regarding CCB Indonesia throughout 2025.
9. Establish communication and reports to OJK (Capital Market Supervisor and Bank Supervisor), Bank Indonesia, IDX, KSEI, AEI, BAE, Perbanas, LPS, Website and supporting professions as well as other related institutions in accordance with provisions throughout 2025.
10. Coordinate the administration of Head Office Secretariat and numbering of correspondence / memos / BOD Decree.
11. Coordinate and support the preparation of Revision RBB 2025-2027 and submit it to OJK on 25 June 2025.
12. Coordinate the implementation of corporate social responsibility "CCBI Care" during 2025, namely providing assistance to orphanages, providing school assistance, sustainable greening programs and others that are still being implemented well.
13. Coordinate and support the preparation of the Bank Business Plan (RBB) 2026 – 2028 and submit it to the OJK on 27 November 2025.
14. Manage and coordinate the 'Corporate Rating' of the Independent Rating Agency from June - September 2025 and completed successfully on 4 September 2025.
15. Manage the 2026 desk calendar printing, including design selection, can be completed by 26 November 2025.
16. Coordinate and handle the preparation of reports on plans and the realisation of financial inclusion literacy (LIK) and Gencarkan during 2025. Manage the preparation of the Financial Literacy Report (semester), semester II/2024 has been reported on January 14, 2025 and semester I/2025 has been reported on 3 July 2025.
17. Manage the preparation of the Securities Holder Register Report (monthly), as required before the 7th of each month.
18. Manage the preparation of the Related Party List Report (semester), semester II/2024 has been reported on 10 January 2025 and semester I/2025 has been reported on 11 July 2025.
19. Coordinate and support the preparation of the Updated Recovery Plan in accordance with Financial Services Authority Regulation No. 5 of 2024 concerning Determination of Supervisory Status and Handling of Commercial Bank Problems, and complete submission to OJK on 28 November 2025.
20. Coordinate and support the preparation of the 'Self-Assessment Report' to LPS in accordance with the new PLPS, to be reported for the first time no later than June 2025 and has been submitted to LPS by 23 May 2025.

21. Coordinate and manage the submission of nominations for members of the Board of Directors and Board of Commissioners throughout 2025.

22. Coordinate the holding of Extraordinary General Meeting of Shareholders (EGMS) in a hybrid manner, on 24 April 2025 and 12 December 2025 at CCB Indonesia head office, which has been implemented smoothly and met the quorum of GMS. The reporting regarding the minutes of EGMS to OJK, Indonesian Stock Exchange, Websites and other agencies, as well as disclosure of information to the public which has been carried out in accordance with regulations

The implementation of the Corporate Secretary's duties generally achieved according to the planned work program during the year 2025.

The trainings attended by Corporate Secretary in 2025, among others:

1. ESG Reporting Socialization Webinar by the Indonesia Stock Exchange (IDX) on 22 January 2025.
2. Level 6 Risk Management Recertification by PT Trinita Solusi Kreatifindo on 4 February 2025.
3. Socialization of POJK Number 45 of 2024 concerning the Development and Strengthening of Issuers and Public Companies by the Indonesian Issuers Association (AEI) on 6 February 2025.
4. Webinar on "Imboost Your Spirit: Cultivating Positivity for a Balanced and Fulfilling Life" by the Financial Services Authority Institute (OJK Institute) on 14 February 2025.
5. Webinar on "The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability" by the OJK Institute on 25 February 2025.
6. Webinar on Sustainability Report Awareness by IDX on 28 February 2025.
7. Webinar on "Sustainability Accounting and Reporting in the Financial Services" by OJK Institute on 6 March 2025.
8. Seminar on "Leading with Integrity, Transparency, and Accountability: The Path to a Sustainable Future" by IDX on 18 March 2025.
9. Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia.
10. Webinar "Navigating Sustainability Reporting Standards: IFRS" by AEI on 20 March 2025.
11. Socialization of SPRINT General Bank Product Module by OJK on 29 April 2025.
12. Socialization of Amendment to Exchange Regulation Number I-P concerning Listing of Structured Warrants on the Exchange by IDX on 14 May 2025.
13. Seminar on "Accelerate Your Growth: Secure Capital and Unlock Values with Domestic Bond Markets" by the IDX on 3 June 2025.
14. Socialization of SiPEDULI by OJK on 19 June 2025.
15. Focus Group Discussion (FGD) Webinar "Implementation of Taxonomy for Indonesian Sustainable Finance (TKBI) and Plans for the Digitization of Sustainability Reports (SR) and Sustainable Finance Action Plans (RAKB)" by OJK on 25 June 2025.
16. Webinar on "Latest Money Laundering Modus and Schemes: Identification, Mitigation, and Law Enforcement Strategies" by OJK on 18 September 2025.

**Provision of funds to related parties and large exposure.**

In carrying out its activities, CCB Indonesia conducted several fund provision transactions with related parties and large exposure. Transactions with related parties and large exposure refer to Financial Services Authority Regulation No. 32 /POJK.03/2018 dated 26 December 2018, regarding the Maximum Limits for Credit Provision and Large Fund Provision for Commercial Banks as amended by Financial Services Authority Regulation No. 38 /POJK.03/2019 dated 19 December 2019.

The following is a report on fund provision to related parties and large exposure as of 31 December 2025:

No.	Provision of Funds	Total	
		Debitur	Nominal (in Million IDR)
1	To Related Parties	17	587,988
2	To Core Debtors		
	a. Individu	8	13,403,902
	b. Group	12	9,188,033

The Bank has Policies and General Guidelines for Credit Provision, Policies and General Guidelines for Providing Funds to Related Parties and Large Exposures. Providing funds to Related Parties requires approval from Board of Commissioners. Additionally, to enhance and facilitate supervision over fund provision to related parties, CCB Indonesia has established and updated a detailed list of related parties, which includes entities having control relationships with the Bank, whether directly or indirectly, through ownership, management, and/or financial relationships.

During the year 2025, the implementation of fund provision by the Bank to related parties and/or large exposures has:

- Adhered to the provisions regarding Legal Lending Limit (LLL) and observed prudent principles as well as applicable regulations.
- Considered capital adequacy and portfolio diversification of fund provision.

During the reporting period, there was an exceedance of Legal Lending Limit (LLL). The Bank has informed and submitted a report to the OJK supervisor through Bank Letter No. 183/CCBI/DDIR-OJK/VI/2025 dated 13 June 2025 regarding the chronology and risk mitigation of the LLL exceedance at the end of May 2025. The exceedance occurred due to the receipt of funds from CCB Indonesia customers in the form of Chinese Yuan (CNY) amounting to 151 million, equivalent to IDR 339.9 billion, into the nostro account owned by the Correspondent Bank of the related party, resulting in total funds in the Correspondent Bank account of the related party and the provision of funds to the related party amounting to IDR 673.6 billion. While the LLL of CCB Indonesia to the related party amounted to IDR 657 billion, resulting in a exceeding of LLL by IDR 16.6 billion on 31 May 2025.

However, this event was resolved on 11 June 2025 with the percentage of LLL of CCB Indonesia to the related party amounting to 7.11% (IDR 467.2 billion) and for the position on 12 June 2025 with the percentage of LLL of CCB Indonesia to the related party amounting to 7.18% (IDR 471.5 billion).

As information, based on the results of the assessment and evaluation process, there are still limitations, in which the monitoring of Related Parties and Debtor Groups is still carried out manually through coordination and consolidation of data from various relevant divisions. However, the Bank has now formed an internal team consisting of the IT Division and other relevant divisions to develop an automation system, and the development of the LLL monitoring system is currently in progress.

Transparency of the Bank's financial and non-financial conditions not disclosed in other reports

CCB Indonesia transparently discloses its financial and non-financial conditions to stakeholders, including announcing quarterly Financial Publication Reports and reporting them to the Financial Services Authority (Bank Indonesia) or stakeholders according to applicable regulations. Comprehensive financial conditions have been presented in the Financial Reports.

CCB Indonesia conducts self-assessment of Good Corporate Governance implementation semi-annually, namely in June and December, and prepares a Good Corporate Governance Implementation Report at the end of each fiscal year in accordance with applicable provisions.

CCB Indonesia has submitted the Good Corporate Governance Implementation Report to Shareholders, the Financial Services Authority, and relevant parties according to applicable provisions, and has timely published the Report on the bank's website.

CCB Indonesia transparently discloses information on Bank products according to Financial Services Authority and Bank Indonesia regulations regarding Bank Product Information Transparency and Use of Customer Personal Data. Information on products and services is disseminated to the public through various promotional means/media such as brochures, leaflets, websites, and notice boards across CCB Indonesia's network of branches.

CCB Indonesia has Policies and General Guidelines for Customer Protection as well as Standard Operating Procedures for Customer Service and Complaint Resolution. The Bank transparently communicates the procedures for customer complaints and dispute resolution to customers in accordance with Financial Services Authority and Bank Indonesia regulations and establishes a Customer Complaint Handling and Resolution unit/function.

Each customer complaint received is handled and resolved within the prescribed timeframe. Mediation for the resolution of customer complaints is conducted effectively. Reports on handling and resolution of customer complaints are periodically submitted to the Financial Services Authority and Bank Indonesia every quarter.

PRESS RELEASES / PUBLICATIONS 2025

No.	Date	Daily/Magazine/Website	News
1	7 Jan 2025	Web Bank	Leverage Ratio December 2024
2	7 Jan 2025	Web Bank	Prime Lending Rate December 2024
3	10 Feb 2025	Koran Jakarta	Closure of Bekasi Kalimalang Branch Office and Bogor Dewi Sartika Branch Office
4	12 Feb 25	Web Bank	Published Report January 2025
5	19 Feb 25	Web Bank	Published Report December 2024
6	19 Feb 25	Web Bank	Audited Financial Statements December 2024
7	19 Feb 25	Web Bank	Key Matrix Report December 2024
8	19 Feb 25	Web Bank	Basel III Capital Report Q4 December 2024
9	7 Feb 25	Web Bank	Prime Lending Rate Report January 2024
10	19 Feb 25	Web Bank	Quantitative Exposure Information Report December 2024
11	13 Mar 25	Web Bank	Published Report February 2025
12	6 Mar 25	Web Bank	Prime Lending Rate Report February 2025
13	28 Mar 25	Web Bank	Parent Entity Report December 2024
14	10 Apr 25	Web Bank	Leverage Ratio Report Q1 March 2025
15	10 Apr 25	Web Bank	Prime Lending Rate Report March 2025
16	16 Apr 25	Web Bank	Key Matrix Report March 2025
17	16 Apr 25	Web Bank	Basel III Capital Report Q1 March 2025
18	25 Apr 25	Web Bank	Quarterly Financial Reports Q1 March 2025
19	25 Apr 25	Web Bank	Published Report Q1 March 2025
20	6 May 25	Web Bank	Prime Lending Rate Report April 2025
21	19 May 25	Web Bank	Published Report April 2025
22	10 Jun 25	Web Bank	Prime Lending Rate Report May 2025
23	24 Jun 25	Web Bank	Published Report May 2025
24	7 Jul 25	Web Bank	Prime Lending Rate June 2025
25	7 Jul 25	Web Bank	Leverage Ratio Report June 2025
26	30 Jul 25	Web Bank	Interim Financial Report June 2025
27	30 Jul 25	Web Bank	Published Report June 2025
28	30 Jul 25	Web Bank	Quantitative Information Report June 2025
29	21 Jul 25	Web Bank	Key Matrix Report June 2025
30	21 Jul 25	Web Bank	Basel III Capital Report June 2025
31	31 Jul 25	Web Bank	Parent Entity Report June 2025
32	8 Sep 25	Web Bank	Prime Lending Rate August 2025
33	15 Sep 25	Web Bank	Published Report August 2025
34	29 Sep 25	Web Bank	Parent Entity Report Q2 June 2025 (Updated)
35	7 Oct 25	Web Bank	Prime Lending Rate Report September 2025
36	6 Oct 25	Web Bank	Leverage Ratio Report 2025
37	28 Oct 25	Web Bank	Published Report September 2025
38	28 Oct 25	Web Bank	Key Metric Report Q3 2025
39	28 Oct 25	Web Bank	Basel III Capital Report Q3 2025
40	28 Oct 25	Web Bank	Quarterly Financial Report Q3 2025
41	7 Nov 25	Web Bank	Prime Lending Rate October 2025
42	11 Nov 25	Web Bank	Published Report October 2025
43	8 Dec 25	Web Bank	Prime Lending Rate November 2025
44	11 Dec 25	Web Bank	Published Report November 2025



THE BANK'S STRATEGIC PLAN

In accordance with its vision and mission, and taking into account the current scale of its business, CCB Indonesia is directing the Bank's policies in the short and medium term to achieve high-quality and sustainable business growth; comprehensive and integrated implementation of good corporate governance, risk management, internal control systems, and compliance functions; and strengthening of more adequate infrastructure as a foundation for moving towards a larger-scale Bank.

Short-term Policy Directions of the Bank

- **Increasing Loan Distribution**
Increasing loan distribution in line with national economic growth priorities by accelerating corporate lending, accompanied by stable growth in the commercial and MSME segments. All activities are carried out while maintaining a balance between economic, social, and environmental (ESG) interests.
- **Business Development and Customer Diversification**
Developing the business by expanding the customer base, particularly those from China, and increasing the contribution of existing customers. In addition, expanding the product and service portfolio to support sustainable growth.
- **Improving Efficiency and Profitability**
Achieving more efficient financial performance by focusing on improving business effectiveness and obtaining better margins.
- **Optimizing and Deepening Business**
Optimizing the business potential of the existing office network and deepening business, supported by improved digital services to expand the reach and quality of services.
- **Human Capital Strengthening**
Improving the quality, professionalism, and competence of human capital through continuous development programs, in order to support the effective implementation of the Bank's business strategy.
- **Information Technology (IT) Infrastructure Development**
Strengthening IT infrastructure with a focus on improving system capabilities to support business process efficiency, strengthening internal controls, risk management, and implementing Anti-Money Laundering (AML) and anti-fraud functions. Development also includes technology-based product and service innovation to enhance the Bank's competitiveness.

Medium-term Policy Directions of the Bank

- **Implementation of Integrated Governance and Risk Management**
Realizing the comprehensive and integrated implementation of Good Corporate Governance (GCG), risk management, internal control systems, and compliance functions across all lines and task forces of the organization.

- **Improvement of Organizational Infrastructure and Capabilities**
Continuing the infrastructure improvement program, which includes information technology systems, organization, and human capital development on an ongoing basis to support the Bank's future business growth and sustainability

Strategic Measures to be Implemented by the Bank

- Strengthening credit policies in line with national economic priorities, optimizing productive assets, increasing the portion of corporate loan with a stable and rapid distribution of commercial and SME loans, and strengthening inclusive and retail services with due regard to economic, social, and environmental aspects.
- Broaden funding channels, expand low cost CASA and core deposits; as well as maintain and improve Net Interest Margin (NIM).
- Strengthening strategic customer acquisition, particularly from China; optimizing the contribution of existing customers; expanding the product portfolio based on customer needs; and increasing competitiveness by strengthening cross-border and digital capabilities.
- Ensuring sufficient CAR and liquidity for further business development.
- Continuing to consistently improve the implementation of Good Corporate Governance (GCG); and enhancing the risk management system to a more advanced level by strengthening the foundation of risk control and asset quality management, as well as prioritizing risk mitigation and strengthening collaboration among the three lines of defense.
- Improving business effectiveness includes enhancing service capabilities, along with deepening comprehensive cost management, and enhancing management efficiency.
- Optimize branch network for better coverage and efficiency, in line with the increase in digital channel transaction share and enhance service delivery.
- Continuous development of human capital to improve competence and professionalism, including strengthening succession planning and build a strong talent pipeline.
- Strengthening IT system and infrastructure to increase security, effectiveness, efficiency, and business capabilities of the Bank. Development and utilization of technology to manage risk, facilitate control, AML and anti-fraud functions, as well as product and service development

The Bank's Business Plan for 2026-2028 was submitted to the Financial Services Authority on 27 November 2025, through letter No. 325/CCBI/DDIR-OJK/XI/2025.

OTHER INFORMATION RELATED TO GOOD CORPORATE GOVERNANCE

During 2025, there were no other interventions from owners, internal disputes, or issues arising as a result of the Bank's remuneration policy.

OWNERSHIP OF SHARES BY MEMBERS OF BOARD OF COMMISSIONERS AND DIRECTORS REACHING 5%

As of 31 December 2025, there were members of Board of Commissioners who owned shares in Other Companies in Indonesia reaching 5% or more, as follows:

No.	Name	Shares Ownership	Company Name	Type of Company (Bank/LKBB/Other)
1	Yudo Sutanto, Nyoo	25.00%	PT Hakim Sentausa	Others
		25.00%	PT Trio Indah Sentausa	Others
		27.50%	PT Sejahtera Inti Carbon Persada	Others
		20.00%	PT Oesowilangun	Others

All members of Board of Commissioners do not have ownership of shares reaching 5% (five percent) or more in other companies domiciled abroad.

As of 31 December 2025, there were members of Board of Directors who owned shares in Other Companies in Indonesia reaching 5% or more, as follows:

No.	Name	Shares Ownership	Company Name	Type of Company (Bank/LKBB/Other)
1	Suryati Budiyanto	10.00%	PT Budi Murni Panca Jaya	Others

All members of Board of Directors do not hold shares reaching 5% (five percent) or more in other companies domiciled abroad.

FINANCIAL AND FAMILIAL RELATIONSHIPS

In accordance with the Financial Services Authority and Bank Indonesia regulations regarding the implementation of Good Corporate Governance for Commercial Banks, all members of Board of Commissioners, Directors, and Controlling Shareholders of CCB Indonesia do not have financial or familial relationships with other members of Board of Commissioners, Directors, and Controlling Shareholders of CCB Indonesia.

REMUNERATION POLICY INFORMATION

Process of Formulating the Remuneration Policy

The Bank has a Guideline for the Implementation of Governance in Remuneration Provision, Document No. 257/PEDO-CCBI/PPTR/ X/2016, last revised on 4 April 2023.

Background of Formulating the Guideline:

1. In line with the implementation of Basel II, especially Pillar 3 (Market Discipline), banks are required to disclose more transparent information to the public and market participants, especially regarding remuneration, to encourage discipline and enable stakeholders to provide fair assessments.
2. Issuance of POJK No. 45/POJK.03/2015 regarding the Implementation of Governance in Remuneration Provision for Commercial Banks.
3. Issuance of OJK Circular Letter No. 40/SEOJK.03/2016 regarding the Implementation of Governance in Remuneration Provision for Commercial Banks.

The purpose of formulating the guideline is to provide guidance in remuneration provision in accordance with applicable regulations.

The Guideline for the Implementation of Governance in Remuneration Provision has been approved by Board of Directors and Board of Commissioners.

The review of the Remuneration Provision Guideline is conducted periodically at least once every 2 (two) years or whenever necessary according to the Bank's needs or changes in external regulations.

Board of Commissioners or the Committee responsible for the Nomination and Remuneration functions tasked with developing a succession policy as part of the process for nominating members of Board of Directors

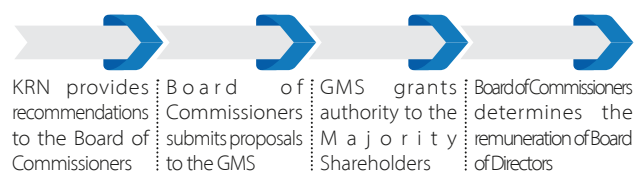
The Remuneration and Nomination Committee will identify the needs of Board of Directors over the next five years. The Remuneration and Nomination Committee considers internal and external candidates in the efforts to fulfill the needs of Board of Directors, in alignment with the employee development program established by the Human Capital Division.

Formulation of succession policy in Board of Directors Nomination process

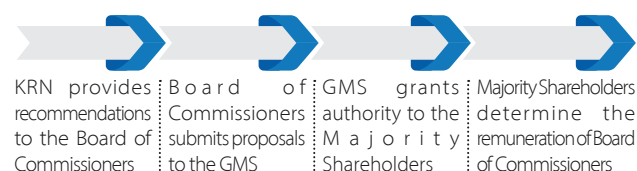
In order to prepare a succession policy in the process of nominating members of Board of Directors, the Company will identify the needs of members of Board of Directors in the next five years. The Company conducts employee development, both in terms of leadership and skills in accordance with their fields. Employees who have achievements and abilities that match the needs of Board of Directors will be considered to fulfill the needs of the Bank's Board of Directors. The Company considers both internal and external candidates in its efforts to fulfill the needs of Board of Directors.

Procedures in determining the remuneration of Board of Directors and Board of Commissioners

The determination of remuneration for members of Board of Directors is proposed by Remuneration and Nomination Committee (KRN) based on market conditions and the company's capabilities, and is approved by Board of Commissioners, in accordance with the authority granted at General Meeting of Shareholders (GMS) as shown in the table below:



Meanwhile, the determination of remuneration for members of Board of Commissioners is proposed by Remuneration and Nomination Committee (KRN) based on market conditions and the company's capabilities, and is approved by majority of shareholders in accordance with the authority granted at General Meeting of Shareholders (GMS), as shown in the table below:



Long-term incentive policies for Board of Directors and employees

Variable remuneration depends on the performance of the Bank and the individual, which is adjusted to the level of risk and complexity of the Bank's business. CCB Indonesia has partially deferred the payment of variable remuneration for a period of three years.

Scope of Remuneration Policy and Its Implementation

The Bank began implementing the Remuneration policy in 2019, which includes the remuneration scale based on level and position, remuneration components, and methods and mechanisms for determining it, including but not limited to:

- Adjustment of Remuneration linked to Performance and Risk
 - Policy on Deferred Variable Remuneration. The Bank implements a Policy on Deferred Variable Remuneration for those categorized as Material Risk Takers (MRT) in accordance with the Governance Regulation on Remuneration, where the amount of Deferred Variable Remuneration is 10% of the Variable Remuneration.
 - Bank's Policy on Deferred Variable Remuneration The Bank chooses Malus, which allows the deferral of payment of Deferred Variable Remuneration if MRT is in certain conditions.
 - Policy on vesting for deferred amounts. Deferred Variable Remuneration lasts for 3 years.
- Positions and number of parties considered material risk takers (MRT):
 - Board of Directors : 6 persons
 - Independent Commissioners : 2 persons

External consultants and consultant tasks related to the Remuneration policy,

In the year 2025, the Bank did not collaborate with consultants related to the Remuneration policy.

Performance measurement linked to Remuneration

The Bank sets a Remuneration policy linked to performance assessment.

Performance measurement of a quantitative nature for a work unit is done through Key Performance Indicators (KPIs), which have been standardized.

KPIs also serve as indicators of the extent to which the Work Unit has achieved the set work targets.

Number of Directors, Board of Commissioners, and Employees receiving Variable Remuneration over 1 (one) year and the total nominal amount

Public Listed Company discloses the ultimate beneficial owner in the shareholding of the Public Listed Company of at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owner in the shareholding of the Public Listed Company through the ultimate and controlling shareholders.

Information regarding shareholders owning 5% or more of the Company's shares has been disclosed on page 19

Variable Remuneration	Amount Received within 1 (One) Year					
	Board of Directors		Board of Commissioners		Employees	
	Persons	Amount	Persons	Amount	Persons	Amount
Total	5	3,332,061,759	2	704,985,094	1,078	21,015,842,214

The number of recipients and the total amount of Guaranteed Unconditional Variable Remuneration to prospective Directors, prospective Board of Commissioners, and/or prospective Employees during the first 1 (one) year of employment: Nil

Total amount of Deferred Variable Remuneration, consisting of cash and/or shares or share-based instruments issued by the Bank: IDR 1,242,068,109

Total amount of Deferred Variable Remuneration paid out during 1 (one) year: IDR 962,765,597

Details of the amount of Remuneration provided within 1 (one) year include:

- 1) Fixed and Variable Remuneration;
- 2) Deferred and non-deferred Remuneration; and
- 3) Forms of Remuneration provided in cash and/or shares or share-based instruments issued by the Bank,

as shown in the table below:

A. Fixed Remuneration *)

1. Cash IDR 17.861.279.534. (Board of Directors and Board of Commissioners)
2. Shares/share-based instruments issued by the Bank -

B. Variable Remuneration *)

	Non-Deferred	Deferred
1. Cash	IDR 3,323,767,336	IDR 369,307,482
2. Shares/share-based instruments issued by the Bank	-	-

Notes: *) For MRT only and disclosed in million rupiahs



Quantitative information

Type of Remuneration that is Variable*)	Remaining Deferred	Total Deduction During the Reporting Period		
		Caused by Explicit Adjustment (A)	Caused by Implicit Adjustment (B)	Total (A)+(B)
1. Cash (in million Rupiah)	699,855,715 (in full Rupiah)	Nil	Nil	Nil
2. Shares/Share-based instruments issued by the Bank (in number of shares and amount of million rupiah conversion of the shares)	172.904.912 (in full Rupiah) dan 2.509.511 (share)	Nil	Nil	Nil

Remarks: *) MRT only

Remuneration Package and Other Facilities for Commissioners and Directors

The Annual General Meeting of Shareholders of CCB Indonesia has decided to authorize Board of Commissioners to determine the amount of salary, allowances, and bonuses for members of Board of Directors and to authorize the majority/main shareholders to determine the amount of salary, allowances, and bonuses for members of Board of Commissioners.

Remuneration for Board of Commissioners and Directors

Types of Remuneration and Other Facilities	Total Received in 1 year			
	Board of Directors		Board of Commissioners	
	person	million IDR	person	million IDR
a. Remuneration (salary, bonus, routine allowance, tantiem, and other facilities in kind)	6	16,713,237,794	2	3,096,445,009
b. Other facilities in kind (housing, transportation, health insurance and so on) that:	4	2,529,629,260	2	732,746,625
a. can be owned				
b. cannot be owned				
Total		19,242,867,054		3,829,191,634

Remuneration per person in 1 (one) year

Total Remuneration per Person in one year *)	Number of Directors	Number of Commissioners
above IDR 2 billion	4	-
from IDR 1 billion to IDR 2 billion	-	2
From IDR 500 million to IDR 1 billion	-	-
Up to IDR 500 million	-	-

*) received in cash

Remuneration for the Remuneration Committee

The remuneration paid to members of the Remuneration Committee during the 1 (one) year amounted to IDR 3,169,630,972

HIGHEST AND LOWEST SALARY RATIOS

Salary is the right of an employee received and expressed in the form of money as compensation from the company or employer to the employee as stipulated and paid according to an employment agreement, agreement, or legal regulations, including allowances for employees and their families for work and/or services rendered.

The salary compared in the salary ratio is the compensation received by members of Board of Commissioners, Board of Directors, and permanent employees of the Bank up to the implementation limit, per month.

The term "employee" in this case refers to permanent employees of the Bank up to the level of executive staff.

Data on the highest and lowest salary ratios as of 31 December 2025

a. Ratio of highest and lowest employee salary	1 : 50.18
b. Ratio of highest and lowest Directors' salary	1 : 2
c. Ratio of highest and lowest Commissioners' salary	1 : 1
d. Ratio of highest Directors' and highest employees' salaries	1 : 2.85

SEVERANCE PAY

The number of employees affected by termination of employment and the total severance pay amount paid:

Nominal Amount of Severance Pay paid per Person in 1 (One) Year	Jumlah Pegawai
Above IDR 1 billion	5
From IDR 500 million to IDR 1 billion	7
Up to IDR 500 million	17

SHARE OPTION

The share options held by Board of Directors, Board of Commissioners, and Executive Officers

Description/Name		Number of Share Held	Total Option		Option Price (IDR)	Period
			Granted (shares)	have been exercised (shares)		
Commissioner	(name)	Nil	Nil	Nil	Nil	Nil
Directors	(name)	Nil	Nil	Nil	Nil	Nil
Executive Officer	(total)	Nil	Nil	Nil	Nil	Nil
Total		Nil	Nil	Nil	Nil	Nil

To date, the Company has not implemented any compensation in the form of a management stock ownership program (MSOP) and/or employee stock ownership program (ESOP).

INTERNAL FRAUD

Internal fraud refers to fraudulent activities committed by executives, permanent and non-permanent employees (honorary and outsourcing) related to the Company's work processes and operational activities that significantly affect the financial condition of the Bank if the deviation's impact exceeds IDR 100,000,000 (one hundred million Indonesian Rupiah).



During the period from January to December 2025, there were internal deviations in the operational activities of CCB Indonesia, namely:

Number of Internal Fraud in 1 year	Number of cases committed by					
	Member of Board of Commissioners & Member of Board of Directors		Permanent Employees		Non-Permanent Employees	
	2024	2025	2024	2025	2024	2025
Total Fraud	Nil	Nil	Nil	Nil	Nil	Nil
Settled	-	-	-	-	-	-
In the process of settlement within the internal bank	-	-	-	-	-	-
Not yet attempted for resolution	-	-	-	-	-	-
Has been followed up through legal proceedings	-	-	-	-	-	-

ANTI-CORRUPTION POLICY

CCB Indonesia has an anti-corruption policy and has communicated it to employees through electronic media. The anti-corruption policy is in accordance with the Code of Ethics Guidelines, as follows:

- Bribery occurs when an individual (directly or indirectly) promises, offers, gives, requests, or receives a payment or gift (money or otherwise) to improperly influence a business decision or to obtain an unfair business advantage.
- Anti-Corruption Laws prohibit companies, CCB Indonesia personnel, and the agents from engaging in bribery to obtain or retain business, or to gain an unfair business advantage.
- CCB Indonesia takes a zero-tolerance approach to bribery and corruption. Any CCB Indonesia employee or business partner found guilty of bribery or corruption will be subject to severe disciplinary action, including dismissal or termination of contract, if appropriate, and may also be subject to prosecution under applicable anti-corruption laws.

LEGAL ISSUES AND EFFORTS TO RESOLVE THEM

Throughout the year 2025, the number of civil and criminal legal issues faced by CCB Indonesia and the efforts made to resolve them are as follows:

Legal Issues	Number of Cases	
	Civil	Crime
Have received a final and legally binding verdict or there are no further legal proceedings	8	0
In the process of settlement	7	1
Total	15	1

CORPORATE GOVERNANCE

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1. Legal Matters

In Civil Case No. 555/Pdt.G/2018/PN.Jkt.Utr ("Case 555") at the North Jakarta District Court, the Bank as Defendant I was sued by Fireworks Ventures Limited as the Plaintiff in connection with the sale of receivable assets from the syndicated loan for the Debtor named PT Geria Wijaya Prestige ("Receivable Assets") to Tomy Winata as Defendant II. On 15 October 2019, Case 555 was decided by the North Jakarta District Court which essentially decided as follows:

1. The Bank and Defendant II have no rights over the Receivable Assets;
2. The Bank is ordered to hand over the collateral certificates of receivable assets along with the security documents to the Plaintiff once Case 555 has legally binding force;
3. The Bank and Defendant II are ordered to pay jointly and severally material damages to the Plaintiff, consisting of:
 - Material damage in IDR: 6% (six percent) of IDR 249,600,209.98 (full amount) per year;
 - Material damage in USD: 6% (six percent) of USD 11,645,136.06 (full amount) per year.

Following the decision of the North Jakarta District Court above, the Bank filed an appeal, which was registered under Case No. 272/PDT/2020/PT.DKI. The appeal was decided on 18 May 2020, by the Jakarta High Court, which essentially upheld the decision of the North Jakarta District Court.

Following the decision of the Jakarta High Court, the Bank filed a cassation appeal, registered under Case No. 3540K/Pdt/2021, which was decided on 6 December 2021, by the Supreme Court of the Republic of Indonesia, essentially rejecting the Bank's cassation appeal.

Following the cassation decision of the Supreme Court of the Republic of Indonesia, the Bank filed a Judicial Review, registered under Case No. 1206 PK/Pdt/2022, which was decided on 13 December 2022, by the Supreme Court of the Republic of Indonesia, essentially rejecting the Bank's Judicial Review request.

2. Legal Matters

Following the first Judicial Review decision by the Supreme Court of the Republic of Indonesia, on 25 September 2024, the Bank submitted a Second Judicial Review request and based on Notification Letter from the Supreme Court of the Republic of Indonesia dated 12 November 2024, the Second Judicial Review request has registered under Case No. 1360/PK/PDT/2024, as the Bank's ultimate effort to protect its legal interests in Case 555. The Bank is currently awaiting the decision on this Second Judicial Review request.

3. Legal Matters

On 26 June 2025, Bank has received a notification of decision from the North Jakarta District Court regarding the Second Judicial Review Petition in Civil Case No. 555/Pdt.G/2018/PN.Jkt.Utr ("Case 555"), which has been registered as Case No. 1360 PK/PDT/2024. The decision essentially rejects the Bank's Second Judicial Review Petition.

In relation to Case 555, Gaston Investment Limited ("Gaston"), as one of the creditors of PT Geria Wijaya Prestige ("GWP"), filed an objection registered as Case No. 428/Pdt.Plw/2023/PN Jkt Utr ("Case 428").

Since the claims in Case 428 were rejected at both the first-instance and appellate levels, the Bank filed a cassation against Case 428. The Supreme Court rendered its decision on 22 April 2025, with the ruling essentially as follows:

- To overturn the decisions of the lower courts (first-instance and appellate);
- To annul Stipulation No. 20/Eks.Putusan/ 2023/PN Jkt Utr dated 10 April 2023 (which constituted the enforcement order of the judgment in Case 555).

4. Legal Matters

On 15 August 2025, Fireworks Ventures Limited ("FVL") has filed a judicial review petition against Cassation Decision of Case 428.

5. Legal Matters

On 16 October 2025, the Bank has filed Counter Memorandum Of Judicial Review against the Memorandum Of Judicial Review previously filled by Fireworks Ventures Limited ("FVL"). Subsequently, the Bank is waiting for the result of the judgement of the panel of judges on the judicial review petition filled by FVL.

AFFILIATE TRANSACTIONS

Pursuant to the Financial Services Authority Regulation No. 17 of 2023 regarding Governance Implementation for Commercial Banks, and the Chairman's Decision of the Capital Market and Financial Institutions Supervisory Agency No: KEP-412-BL/2009 - Regulation No. IX.E.1 concerning Affiliate Transactions and Certain Conflict of Interest Transactions as updated by Financial Services Authority Regulation No. 42/POJK.04/2020 dated 21 October 2020, Affiliate Transactions are defined as any activities and/or transactions conducted by a public company or controlled company with Affiliates of the public company or Affiliates of board members, members of Board of commissioners, major shareholders, or Controllers, including any activities and/or transactions conducted

by a public company or controlled company for the benefit of Affiliates of the public company or Affiliates of board members, members of Board of commissioners, major shareholders, or Controllers.

There were no transactions with Affiliates which is material in the year 2025.

CONFLICT OF INTEREST TRANSACTIONS

In accordance with Financial Services Authority Regulation No. 17 of 2023 regarding Governance Implementation for Commercial Banks, and the Chairman's Decision of the Capital Market and Financial Institutions Supervisory Agency No: KEP-412-BL/2009 - Regulation No. IX.E.1 concerning Affiliate Transactions and Certain Conflict of Interest Transactions as updated by Financial Services Authority Regulation No. 42/POJK.04/2020 dated 21 October 2020, a conflict of interest is defined as the difference between the economic interests of the Company and the personal economic interests of the owner, members of Board of Commissioners, members of Board of Directors, Executive Officers, and/or related parties with the Bank which may harm the Company.

In carrying out their duties and obligations, Board of Commissioners and Directors as well as the employees of the Bank always prioritize the interests of CCB Indonesia above personal or family interests or those of other parties.

Conflict of Interest is a situation or condition where CCB Indonesia personnel, by virtue of their position, have the authority that may potentially be abused either intentionally or unintentionally for other interests, thereby affecting the quality of their decisions, and the performance outcomes of these decisions which may be detrimental to the Bank.

CCB Indonesia has a Conflict of Interest Handling Guidelines as a guide for all CCB Indonesia personnel to understand, prevent, and mitigate Conflict of Interest, as well as a guide in taking firm action against Conflict of Interest in the Bank to achieve good corporate governance.

There were no transactions containing a conflict of interest in the year 2025.

INFORMATION AND MATERIAL FACTS

Issuers or Public Companies are required to submit reports on Information or Material Facts to the Financial Services Authority and announce Information or Material Facts to the public.

In the year 2025, there were no occurrences of information or Material Fact, consequently, no announcements regarding Information or Material Facts were issued.

MATERIAL FACTS OCCURRING AFTER THE ACCOUNTANT'S REPORT DATE

There were no material facts occurring after the accountant's report date.

BUYBACK OF SHARES AND/OR BANK BONDS BUYBACK

Buyback of shares and/or Bank bond buyback is an effort to reduce the number of shares or bonds issued by the Bank by repurchasing these shares or bonds, with payment terms conducted in accordance with applicable regulations.

During the year 2025, CCB Indonesia did not engage in share buyback transactions. Meanwhile, CCB Indonesia has not issued bonds, so there were no bond buyback transactions in the year 2025.

The number of shares and/or bonds repurchased	Nil
Repurchase price per share and/or bond	Nil
Increase in earnings per share and/or bond	Nil

CODE OF ETHICS AND CORPORATE CULTURE

CCB Indonesia has established provisions outlined in Policies, Guidelines, and Standard Operating Procedures (SOP) to bolster the implementation efforts of Good Corporate Governance (GCG) principles. Among these provisions are regulations governing the Code of Ethics and Corporate Culture that must be adhered to by every individual within CCB Indonesia in their daily behavior.

COMPANY MANUAL

Company Manual is the highest structure of written provisions within CCB Indonesia, containing the document structure, hierarchy of document approval, as well as the duties and authorities of each job function related to the issuance of Bank documentation structure and serves as a reference/guideline for the provisions below it, thus the provisions from top to bottom are interconnected and related to each other. The issuance of this Company Manual is ratified by Board of Commissioners and Board of Directors of CCB Indonesia.

CODE OF CONDUCT OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The purpose of creating these manual is to establish standards and work ethics for Board of Commissioners and Board of Directors, thereby enhancing the effectiveness of the performance of the

CORPORATE GOVERNANCE

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daily duties and responsibilities of Board of Commissioners and Board of Directors.

These manuals include regulations on Work Ethics, Working Hours and Meetings, Duties and Responsibilities, Rights and Authorities, Working Relationships, Performance Assessment, and Evaluation.

The Guidelines for the Code of Conduct for Board of Commissioners include regulations, among other things, on the Assessment and Evaluation of Board of Commissioners' Performance. Similarly, the Guidelines for the Code of Conduct for Board of Directors, which includes regulations on the Assessment and Evaluation of Board of Directors' Performance.

CODE OF ETHICS GUIDELINES

This code of conduct lays down the fundamental principles of behavior and professionalism expected from all individuals within CCB Indonesia.

Through these Code of Ethics Guidelines, it is hoped that a strong risk awareness culture and a good control environment at CCB Indonesia can be realized and embedded in each individual within CCB Indonesia.

a. Key Points of the Code of Ethics

The Code of Ethics Guidelines for CCB Indonesia govern relationships with fellow Employees, the Company, Customers, contractors, agents, agency staff, consultants, vendors and suppliers, Shareholders, Competitors, Authorities, the Press/Media, and other Stakeholders, as follows:

CCB Indonesia Employees

- Non-Discrimination

- o CCB Indonesia strives to provide a conducive work environment where every CCB Indonesia Employee is treated fairly and respectfully, encouraged to develop, and valued based on individual and team performance.
- o CCB Indonesia is committed to providing equal opportunities for all CCB Indonesia Employees based on merit.
- o CCB Indonesia will not tolerate or condone any form of discrimination including harassment based on gender, race, age, religion, disability, or any other classification that unjustly interferes with or affects an individual's job performance or creates a work environment that is intimidating, hostile, demeaning, or unpleasant.
- o CCB Indonesia prohibits workplace and cyber harassment.
- o CCB Indonesia also will not tolerate any form of discrimination by vendors, contractors, and other companies that may have business relationships with CCB Indonesia and/or represent CCB Indonesia.

- Conducive and Healthy Environment

CCB Indonesia is committed to maintaining a conducive and healthy environment in conducting its business so that the health and safety of customers, business partners, CCB Indonesia Employees, and the environment are not compromised.

Therefore, it is expected that CCB Indonesia employees and its business partners refrain from involvement in criminal or illegal activities and adhere strictly to legal regulations, namely:

- o Not using, selling, possessing, or being under the influence of illegal drugs/psychotropic substances or consuming alcohol inappropriately while conducting business for CCB Indonesia, whether consumed during working hours or not, and whether consumed within the premises of CCB Indonesia buildings or not.
- o Complying with all relevant laws and health and safety guidelines and promptly reporting any conditions that may pose a danger to health, safety, or the environment to their immediate supervisor and/or the Human Resources Division.
- o Not giving in to excessive gambling or involving CCB Indonesia customers in any form of gambling. Additionally, not engaging in betting and/or gambling in any form within the office or the premises of CCB Indonesia buildings.

- Personal Data Protection

CCB Indonesia is committed to safeguarding the confidentiality of customer's personal data and shall not, under any circumstances, use such data for their own benefit or for any third party while performing their duties.

- Training

- o All CCB Indonesia personnel are required to attend regular training sessions, particularly those related to Anti-Money Laundering and Countering the Financing of Terrorism, Anti-Bribery, Risk Management, and other mandatory training programs as stipulated.
- o Such training is obligatory for newly joined CCB Indonesia personnel as part of the induction process.
- o To ensure the effectiveness of these training sessions, CCB Indonesia will monitor and assess these activities periodically.

- External and Internal Investigations

- o CCB Indonesia personnel and business partners are required to fully cooperate in any formal investigations, whether external or internal.
- o Providing false or misleading statements constitutes misconduct, resulting in the termination of employment or any other relationship with CCB Indonesia.

- Data Confidentiality

- o Every CCB Indonesia personnel must maintain the confidentiality of business information both during



and after their tenure with CCB Indonesia. This includes, but is not limited to, salary and strictly confidential information, business strategies and plans, as well as other proprietary information acquired during their employment.

- o CCB Indonesia personnel must comply with banking confidentiality laws, privacy laws, data security laws, and contractual terms when handling customer information and business data acquired in the course of business operations.

Customers of CCB Indonesia

- Treating Customers Fairly

- o Treating customers of CCB Indonesia fairly and respectfully, and providing high-quality customer service, is an integral and inseparable part of the behavior of CCB Indonesia personnel.
- o CCB Indonesia implements the 5 principles of the Fair Dealing Guidelines, which must be adhered to, especially by CCB Indonesia personnel dealing with customers, as follows:
 - 1) CCB Indonesia personnel must treat all customers with respect and fairness.
 - 2) CCB Indonesia personnel may only offer products and services suitable for their target customer segments.
 - 3) CCB Indonesia personnel must provide quality and non-misleading information to customers.
 - 4) CCB Indonesia personnel must provide clear, relevant, and timely information so that customers can make necessary financial decisions.
 - 5) CCB Indonesia personnel must handle customer complaints independently, effectively, and promptly.

- Protecting Customer Information

- o CCB Indonesia is committed to protecting customer information and using it appropriately. Safeguarding and maintaining the confidentiality of customer data are fundamental aspects of CCB Indonesia's relationship with its customers.
- o CCB Indonesia personnel must comply with applicable laws on banking data confidentiality, privacy, and security, as well as contractual requirements when handling customer information and business data collected during business operations.
- o The classification of information as customer or business data may vary depending on the laws applicable in the country or jurisdiction.

Company/CCB Indonesia Assets

- Company Information

CCB Indonesia personnel and business partners must maintain the confidentiality of business information both during and after their employment or engagement with CCB Indonesia.

- Intellectual Property Rights

- o Intellectual property, including but not limited to patents, trademarks, and copyrights, developed or acquired by CCB Indonesia, is the property of CCB Indonesia.
- o CCB Indonesia personnel must make every effort to safeguard CCB Indonesia's interests in intellectual property.
- o CCB Indonesia personnel with access to such intellectual property must not disclose or use it without authorization, both during and after their employment with CCB Indonesia.
- o CCB Indonesia personnel must not use intellectual property obtained during their employment with another company without prior written consent from that company.
- o CCB Indonesia respects the restrictions placed on third-party software by developers and/or distributors.
- o CCB Indonesia personnel must use such software in accordance with the terms of the licensing agreement.

- Use of CCB Indonesia's Information Technology Assets

- o Computers, network resources, electronic communication systems including email, telephones, and voice systems, and other information processed using CCB Indonesia's computers (collectively referred to as "IT Assets") are the property of CCB Indonesia and must strictly be used only for the purpose of providing CCB Indonesia's services and products and not for any other purposes.
- o The above equipment and facilities are provided to CCB Indonesia personnel for the benefit of CCB Indonesia; therefore, CCB Indonesia personnel must use and maintain these facilities to the best of their ability.
- o The use of IT Assets is governed by CCB Indonesia's IT Policy.

- Accurate Recording and Storage of Archives/Documents

- o CCB Indonesia's record-keeping must always be made accurately and reliably, with the aim of ensuring that business transactions are effectively documented and justified to reduce legal risks. No information on any records or documents may be destroyed or falsified.
- o Reasonable and accurate books must be available for audit and inspection purposes to ensure high standards in record keeping.
- o CCB Indonesia personnel must comply with all applicable laws and management policies regarding relevant records implemented by CCB Indonesia.
- o All "off the record" accounts or transactions related to improper payments are prohibited.
- o Records and data must be maintained and destroyed in accordance with relevant laws and CCB Indonesia's management policies regarding records.

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- o Any documents, records, or data required or possibly required for litigation or investigation purposes must be notified and consulted with the Compliance Division, Legal Division, or Internal Audit Division beforehand.
- o Failure to comply with requests for required documents, records, or data may result in criminal or civil legal claims against CCB Indonesia and the relevant CCB Indonesia personnel.

Business Protection and External Activities**- Insider Trading**

- o Insider Trading and the disclosure of sensitive information about non-public prices to external parties are not allowed and constitute criminal acts.
- o Providing (tipping) important non-public information to someone who may buy or sell securities is also a violation of applicable laws, whether by the person providing the information or the person receiving it.
- o All CCB Indonesia personnel should be aware that perpetrators of Insider Trading may be subject to fines, imprisonment, or both.
- o In addition to the above, all CCB Indonesia personnel must be vigilant against prohibited activities such as Prohibited Transactions, which are transactions currently prohibited by the Government or certain other international bodies such as the Office of Foreign Assets Control (OFAC) of the US Department of the Treasury, United Nations Security Council Resolutions (UN), and the European Union (EU), as well as transactions involving the purchase of financial products or other investment products aimed at benefiting personal interests.

- Conflict of Interest

- o CCB Indonesia personnel must not intentionally allow themselves to be placed in a position where their interests could potentially or actually harm CCB Indonesia.
- o CCB Indonesia personnel must not allow any business decisions to be influenced by or perceived as influenced by interests unrelated to CCB Indonesia. Any decision to engage in business transactions with any party must be based solely on business considerations.
- o CCB Indonesia personnel are obligated to prioritize the interests of CCB Indonesia.
- o CCB Indonesia personnel are prohibited from personally benefiting (or directing to a third party) from a business opportunity through the use of company property, information, or position unless CCB Indonesia has been offered and declined the opportunity.
- o Any perceived/actual, potential, or actual conflicts of interest must be disclosed for the attention of CCB Indonesia personnel's superiors.

- Gifts and Entertainment

- o "Gifts" refers to money, goods, or services given simply as a gesture of friendship or appreciation. Gifts can also include souvenirs, benefits, and special treatments.
- o "Entertainment" may include trips abroad, watching movies, attending musical performances, and so on.
- o Giving gifts and entertainment used to unduly influence a business decision or result in unfair business benefits constitutes bribery.
- o Bribery and corruption are contrary to CCB Indonesia's policy, so any CCB Indonesia personnel found guilty of offering or accepting bribes or corruption must face severe disciplinary action/sanctions and may also be prosecuted under anti-corruption laws.

- External Communication

CCB Indonesia is committed to openness and transparency in communicating with external parties and endeavors to establish constructive relationships with key stakeholders (investors, regulators, government, media, society, and NGOs).

- Communication with Regulators

All communication with regulators must be conducted in accordance with the guidelines and/or procedures applicable at CCB Indonesia. Requests from regulators for information must be responded to with complete, factual, and accurate information.

- Communication with Press or Media

Any inquiries from the press or media must be promptly referred to the authorized spokesperson of CCB Indonesia.

- Procedures Regarding the Use of Social Media

- o Personal social media accounts must be separate from work-related matters.
- o Only authorized CCB Indonesia spokespersons are allowed to communicate online on behalf of CCB Indonesia.
- o It must be clear who is being represented in forums, blogs, and discussion forums.
- o There should be no selling or marketing of CCB Indonesia products, or giving financial advice on personal social media pages.
- o Adhere to confidentiality and privacy agreements.
- o Respect your colleagues and workplace, as well as other individuals and communities.
- o Non-compliance may result in disciplinary action, including termination of employment with CCB Indonesia. If breaking the law, one must be personally responsible.
- o When in doubt, please ask. Do not take risks with the reputation of CCB Indonesia or your own reputation.

- Legal Actions/Demands

- o Unless prohibited by local laws, CCB Indonesia personnel must promptly inform their immediate supervisor, the Human Capital Division, and the Legal Division if they



are the subject of legal actions/demands or investigations anywhere.

- o Permission from the Human Capital Division must be obtained before accepting political positions or engaging in external employment, appointments, or assignments.

- Anti Money Laundering and Countering the Financing of Terrorism

CCB Indonesia personnel must fully comply with applicable laws and policies related to financing to combat terrorist activities, anti-illegal drug trafficking, and anti-money laundering.

- Compliance with Laws and Regulations

Every CCB Indonesia personnel is responsible for knowing and complying with the laws and regulations of the Republic of Indonesia, including but not limited to those related to export and import business matters.

- Agent/Consultant/Third Party

- o CCB Indonesia personnel are required to carry out thorough business evaluations when choosing third-party as business partners including (but not limited to) contractors, agents, agency staff, consultants, vendors, and suppliers of goods and services. These business partners must not engage in anything indirectly that a CCB Indonesia personnel is prohibited from doing according to the Code of Conduct or applicable laws and regulations.
- o CCB Indonesia personnel must conduct suitable due diligence to ensure that business partners are fit for the tasks at hand, have a good track record, and do not exploit their relationship with CCB Indonesia or the use of CCB Indonesia's name in relation to any illegal activities, fraud, unethical or dishonest transactions, or any transactions that may tarnish the reputation of CCB Indonesia.
- o CCB Indonesia personnel must ensure that business partners are aware of and committed to the anti-fraud principles established in this Code of Ethics.
- o CCB Indonesia personnel are not allowed to allow or provide their personal facilities for use by customers/third parties in exploiting their transactions with CCB Indonesia.
- o CCB Indonesia personnel are not allowed to act as representatives for customers/third parties in conducting business transactions with CCB Indonesia.

b. Methods of Ethical Code Socialization and Enforcement Efforts

To foster understanding and instill a culture of compliance among every employee, the Company conducts periodic ethical code socialization sessions through training and/or workshops. After reading and comprehending the Code of Ethics, CCB

Indonesia personnel are required to acknowledge the Code of Ethics on a designated form.

Any CCB Indonesia personnel who violate the provisions of the Code of Ethics/Code of Conduct may face disciplinary action, including but not limited to termination or dismissal from employment. If laws or regulations are also breached, an official report may need to be filed with relevant authorities, and CCB Indonesia personnel may face fines or criminal penalties.

c. Disclosure that the Code of Ethics Applies to Board of Commissioners, Board of Directors, and Company Employees

CCB Indonesia, along with all its personnel, is committed and responsible for maintaining the highest level of integrity and honesty within the CCB Indonesia environment, thereby continuing to provide quality service to all of Indonesia with products and services that support the success of CCB Indonesia's customers.

In laying down the fundamental principles of behavior and professionalism expected from all CCB Indonesia personnel, a code of conduct is formulated in the form of an Ethical Code. The code of conduct/Ethical Code applies to Board of Commissioners, Board of Directors, and all employees of CCB Indonesia, serving as the basis for ethical attitudes and actions while considering the company's core values.

EMPLOYEE AND/OR MANAGEMENT SHARE OWNERSHIP PROGRAM IMPLEMENTED BY THE COMPANY.

During 2025, CCB Indonesia has not implemented a Share Ownership Program for Management and/or Employees.

If in the coming years the Company implements such a program, it will refer to OJK regulations which govern the Application of Governance in the Provision of Remuneration for Commercial Banks.

ANTI-FRAUD STRATEGY

In order to prevent cases of operational deviations and violations of legal regulations, particularly fraud, CCB Indonesia enhances the effectiveness of internal controls as an effort to minimize fraud risks by implementing an Anti-Fraud Strategy.

The effectiveness of fraud control in business processes is the responsibility of Board of Directors and Board of Commissioners, thus requiring a proper and comprehensive understanding of fraud by Board of Directors and Board of Commissioners to provide guidance and raise awareness for fraud risk control at CCB Indonesia. The Anti-Fraud Strategy reflects the commitment of Board of Directors and Board of Commissioners to control fraud, implemented in the form of a fraud control system.

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The anti-fraud strategy is part of the existing fraud policy. In its implementation, it consists of a fraud control system with 4 (four) pillars as follows:

1. Prevention
The prevention pillar is part of the fraud control system that includes measures to reduce the potential risk of fraud, at least comprising anti-fraud awareness, vulnerability identification, and employee recognition policies.
2. Detection
The detection pillar is part of the fraud control system that includes measures to identify and detect fraud in the Bank's business activities, at least comprising policies and mechanisms for whistleblowing, surprise audits, and supervision systems.
3. Investigation, Reporting, and Sanctions
The investigation, reporting, and sanctions pillar are part of the fraud control system that includes investigation, reporting, and imposition of sanctions for fraud in the Bank's business activities.
4. Monitoring, Evaluation, and Follow-Up
The monitoring, evaluation, and follow-up pillar are part of the fraud control system that includes measures for monitoring, evaluation, and follow-up.

THE WHISTLEBLOWING SYSTEM

The demand to implement Good Corporate Governance serves as one of the foundations for this transparency, where the Bank is required to take preventive measures and combat practices that oppose Good Corporate Governance by reporting violations through the whistleblowing system. This system is expected to encourage all employees to report violations effectively.

To enhance the effectiveness of implementing the Fraud control system by emphasizing disclosure from complaints, CCB Indonesia implements a whistleblowing system based on clearly formulated General Whistleblower Policy and Guidelines that are easily understood and effectively implemented to encourage and raise awareness among employees and officials of the Bank to report occurring Frauds, including:

1. Protection for Whistleblowers
The Bank is committed to providing support and protection to every Fraud reporter and guaranteeing the confidentiality of the reporter's identity and the reported Fraud. Protection for the reporter benefits from the certainty of treatment for the reporter and guarantees the confidentiality of the reporter's identity, which will instill trust among Bank personnel or external parties who will report suspected violations to the Whistleblowing Manager and enhance the awareness of Bank personnel regarding company regulations and policies.
2. Regulations related to Fraud Complaints
The Bank prepares a specific telephone number and/or electronic mail address (email) that employees can use to report suspicions of Fraud cases. The telephone number and email address have been published by the Anti-Fraud Unit/Function.

3. Reporting System and Follow-Up Mechanisms for Fraud Reports
The Fraud reporting system includes clarity in the reporting process, including reporting procedures, means, and responsible parties for handling reports. The reporting system must be supported by clear mechanisms for follow-up on reported Fraud incidents. This reporting system is implemented transparently and consistently to instill trust among all Bank employees in the reliability and confidentiality of the whistleblowing mechanism.

Results of complaint handling and the number of complaints received and processed in 2025:

Results of Complaint Handling :

Whistleblowing (WB) Report Status	2024	2025
Total WB Reports	2	1
Proven WBS Reports	-	-
Unproven WBS Reports	2	1
Completed :	-	-
- Proven	-	-
- Unproven	1	-
- Incomplete data	1	1
- Informative in nature	-	-
Undergoing Internal Resolution :	-	-
Followed up through legal proceedings:	-	-

GOOD CORPORATE GOVERNANCE SELF ASSESSMENT

During the year 2025, CCB Indonesia conducted Good Corporate Governance self-assessment in both June 2025 and December 2025, both rated: 2 (Good). The self-assessment in June 2025 is equivalent to the assessment conducted by the OJK.

GENERAL CONCLUSION OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION

Based on the analysis of all criteria/indicators that are factors in assessing Governance implementation, it is concluded that:

1. Implementation of Duties and Responsibilities of Board of Commissioners
The implementation of duties and responsibilities of Board of Commissioners has fulfilled the governance structure in carrying out its supervisory functions, as reflected by:
 - Fulfillment of the number of Board of Commissioners members
 - Fulfillment of the composition of Board of Commissioners
 - Fulfillment of requirements from each member of Board of Commissioners



- Board of Commissioners has already had a Code of Conduct for Board of Commissioners, as well as Guidelines for conducting Board of Commissioners meetings.
- Board of Commissioners has established several committees, including Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee.

The duties and responsibilities of Board of Commissioners have been carried out in accordance with the principles of good governance as outlined in meeting minutes and internal memos.

Board of Commissioners is not involved in decision-making on Bank operational activities, except in providing funds to related parties and other matters stipulated in the Bank's Articles of Association and/or applicable regulations in carrying out supervisory functions.

Board of Commissioners holds meetings with Board of Directors to oversee the implementation of the Directors' duties and responsibilities and provide advice to the Directors.

Board of Commissioners has held Board of Commissioners meetings and Joint Board of Commissioners and Directors meetings as required.

Members of Board of Commissioners participated along with Board of Directors in the 2025 General Examination and Prudential Meeting of Exit Meeting of the Bank with OJK.

The results of Board of Commissioners' oversight are communicated to the Directors and serve as input for the Directors in carrying out their duties to achieve good performance.

Overall, the implementation of the duties and responsibilities of Board of Commissioners has followed applicable regulations.

2. Implementation of Duties and Responsibilities of Board of Directors
The implementation of duties and responsibilities of Board of Directors has fulfilled the requirements of the governance structure, reflected by:
 - Fulfillment of the number of Board of Directors along with criteria, independence, and requirements of each Director;
 - Fulfillment of the Composition of Board of Directors
 - Filling all positions on the Board of Directors with definitive directors, including the division of duties in accordance with the Bank's organizational structure.
 - Board of Directors has established Guidelines for the Board of Directors' Code of Conduct, as well as Guidelines for Conducting Board of Directors Meetings.

The implementation of duties and responsibilities of Board of Directors has been in accordance with the Company's Articles of Association and Guidelines for the Work Regulations of Board of Directors. Bank management is continuously improved through improvements that have been made and maintained and continued until now.

Board of Directors are fully responsible for the Bank's management, nurturing, leading, and overseeing Divisions according to their supervisory divisions, as well as implementing Governance principles in every Bank business activity at all organizational levels.

Board of Directors have held meetings as required.

The duties and responsibilities of Board of Directors have been executed well, evidenced by the continuous efforts and implementation of improvements.

The results of Board of Directors' meetings have been recorded in meeting minutes and documented well.

In connection with the resignation of Mr Agresius R. Kadiaman as Compliance Director, the Bank has submitted a request for approval of the resignation to OJK through Bank Letter No. 304/CCBI/DDIR-OJK/XI/2025 dated 10 November 2025 regarding the Request for Approval of the Dismissal/Replacement of the Director in Charge of Compliance.

Furthermore, based on OJK Letter No. SR-247/PB. 31/2025 dated 1 December 2025 regarding the Request for Approval of the Replacement of the Director in Charge of Compliance at PT Bank China Construction Bank Indonesia, Tbk, OJK stated that the Bank may continue the process of submitting the replacement of the Director in Charge of Compliance before the end of his term of office through a General Meeting of Shareholders (GMS).

Subsequently, based on the Decree of the OJK Board of Commissioners No. KEPR- 244/D.03/2025 dated 15 December 2025, the OJK conveyed the decision on the results of the fit and proper test (PKK) and approved the nomination of Mr Andreas Herman Basuki as Compliance Director and Ms Suryati Budiyo as Commercial & Retail Banking Director.

Based on the Extraordinary General Meeting of Shareholders (EGMS) on 23 December 2025, and Deed No. 170 dated 23 December 2026 regarding the Minutes of the Extraordinary General Meeting of Shareholders of PT Bank China Construction Bank Indonesia Tbk, the EGMS approved:

- The resignation of Mr Agresius Robajanto Kadiaman from his position as Director of the Company; and
- The appointment of Mr Andreas Herman Basuki and Ms Suryati Budiyo as Directors of the Company.

Thus, the composition of Board of Directors and Board of Commissioners of the Company whose term of office will expire until the closing of the Company's Annual General Meeting of Shareholders for the 2028 fiscal year, is as follows:

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Board of Commissioners:

Number of members of the Board of Commissioners: 4 (four) persons

Composition of the Board of Commissioners:

- President Commissioner : Wu Jianzheng
- Commissioner : Guo Meijun
- Commissioner (independent) : Mohamad Hasan
- Commissioner (independent) : Yudo Sutanto, Nyoo

Board of Directors:

Number of members of the Board of Directors: 5 (five) persons

Composition of the Board of Directors

- President Director : Jiang Yongdong
- Director : Zhu Yong
- Director : Junianto
- Director : Andreas Herman Basuki
- Director : Suryati Budiyo

In general, the implementation of the duties and responsibilities of the Board of Directors has complied with applicable regulations.

3. Completeness and Implementation of Committee Tasks

The Bank has established Committees to assist Board of Commissioners, including the Audit Committee, Risk Monitoring Committee, and Remuneration & Nomination Committee, each equipped with Guidelines for the Implementation of Committee Tasks.

The composition and requirements of members of the Risk Monitoring Committee and Remuneration & Nomination Committee have complied with the provisions, Implementation of Corporate Governance as regulated in OJK Regulation No. 55/POJK.04/2015 concerning the Formation and Guidelines for the Implementation of Audit Committee Work ("Audit Committee POJK") and OJK Regulation of GCG. The Chairperson of the Audit Committee is committed to ensuring the smooth operation of the Audit Committee and ensuring that oversight and evaluation of accounting practices, internal controls, and bank financial reporting continue according to the Audit Committee's Work Plan for 2025.

The implementation of committee tasks, in general, has been in accordance with the respective committee's rules of procedure, as reflected in activities and meeting minutes. The Committees have fulfilled their functions according to applicable regulations, including providing recommendations within their mandate to Board of Commissioners.

Minutes have been prepared for each Committee meeting and documented well.

The performance achieved by each Committee can support the oversight of Board of Commissioners.

Overall, the completeness and implementation of Committee tasks have followed applicable regulations.

4. Handling of Conflict of Interest

The handling of conflicts of interest has been internally regulated through the Conflict of Interest Handling Guidelines. However, during the year 2025, there were no issues containing conflicts of interest.

Overall, the handling of conflicts of interest by the Bank has followed applicable regulations.

5. Implementation of the Bank's Compliance Function

The Bank has appointed a Compliance Director and established a Compliance Division to carry out duties and responsibilities independently according to compliance policies and guidelines.

The Bank has provided an adequate number of human resources and has sufficient competence to carry out compliance functions and effectively implement Anti-Money Laundering, Countering the Financing of Terrorism & Counter-Proliferation Financing of Weapons of Mass Destruction, including appointing Compliance Officers at each Bank office, and having a Division to ensure the availability and management of Policies, Guidelines, and SOPs (KSOP).

Additionally, the Bank has an adequate AML System to support the implementation of Anti-Money Laundering and Countering the Financing of Terrorism. The Compliance Function has established policies, developed guidelines, and taken steps to ensure the suitability, adequacy, and effectiveness of the compliance function's role throughout the bank's organizational structure. The Bank has made efforts to increase Compliance awareness through socialization and issuing compliance culture posters.

The Bank's policies, guidelines, and SOPs are periodically reviewed.

The Bank periodically improves and reviews the parameters used in implementing the AML CFT program.

The Compliance Function has played a role in assisting the bank's compliance improvement process. This is reflected in efforts such as providing compliance opinions, compliance reviews, compliance news, compliance checklists, compliance campaigns, regulatory socialization, and acting as liaison officers to the Financial Services Authority and/or Bank Indonesia, and other regulators.

Areas for improvement related to the implementation of the Bank's Compliance Function include the need for capacity building and dual control processes in reporting to regulators, as there are still sanctions imposed for failure to comply with reporting obligations. Regarding these non-compliances, the Bank has corrected reporting, met payment obligations within the prescribed period, and sought to enhance compliance culture and risk awareness at all organizational levels.



Overall, the implementation of the Bank's Compliance Function has followed applicable regulations.

6. Implementation of the Internal Audit Function

The Bank has an Internal Audit Division (SKAI), an Audit Charter, and Policies/Guidelines/SOPs as working guidelines.

The organizational structure of the Internal Audit Unit (IAU) supports independence and objectivity in carrying out its tasks and functions in accordance with the Internal Audit Professional Standards.

IAU, in performing its duties, has conducted risk-based audits, with extensive audit coverage, and audit results have been reported to relevant stakeholders.

The internal audit function has been adequately implemented, resulting in sufficient reports for Board of Commissioners and Board of Directors. The audit function has been supported by audit programs to facilitate the audit process.

The implementation report and key findings of internal audits have been periodically reported to the Financial Services Authority.

Areas of improvement related to the implementation of the Bank's Internal Audit Function include:

- The adequacy of Internal Audit Unit members' capacity still needs to be developed and improved, including through recruitment, training, and certification according to their levels.
- The preparation, scope, quality of financial performance analysis, follow-up monitoring, accuracy of audit implementation, and the substance of the Implementation Report and Key Findings of Internal Audit still need improvement.

Generally, the implementation of the Bank's Internal Audit Function has followed applicable regulations.

7. Implementation of the External Audit Function

The selection of Public Accounting Firms and Public Accountants with reputable backgrounds for external audits is determined through contractual agreements outlining audit scopes compliant with relevant regulations.

The process of appointing Public Accounting Firms and Public Accountants by the Bank has complied with applicable regulations. In conducting audits, Public Accounting Firms and Public Accountants have fulfilled specified aspects and carried out audits independently, meeting professional standards for public accountants, work agreements, and designated scopes as stipulated in the applicable regulations.

The provision of audit services for annual historical financial information has been performed by Public Accountants and/or Public Accounting Firms in accordance with the audit scope as

regulated by applicable provisions and evaluated by the Audit Committee, with results reported to the Financial Services Authority.

Generally, the implementation of the Bank's External Audit Function has followed applicable regulations.

8. Implementation of Risk Management Including Internal Control Systems

The Bank has a sufficient organizational structure to support the implementation of risk management and internal controls, including the Internal Audit Division, Risk Management Division, Risk Management Committee, and Compliance Division. Additionally, the bank has adequate risk policies, procedures, and risk limit determinations.

In addition to forming the Risk Management Committee, the Bank has also established other committees to assist Board of Directors in carrying out their duties, namely the Credit Policy Committee, ALCO Committee, Information Technology Steering Committee, Credit Committee, and Human Capital Committee.

The organizational structure has been fulfilled with all positions filled by definitive officers.

The Bank has adjusted its Policies/Guidelines/SOPs to align with the bank's vision and mission post-merger and acquisition, in accordance with applicable regulations.

Board of Commissioners and Directors have fulfilled their duties and responsibilities related to the implementation of risk management.

The organizational structure, along with the committees assisting the duties of the Commissioners and Directors, coordinate to support the implementation of risk management and internal controls.

The Directors ensure that all material risks and the impacts caused by such risks have been addressed and report accountability to Board of Commissioners.

The Directors have overseen risk management policies and strategies through discussions in various committee meetings. The bank has improved the Quality of Risk Management, reflected in the well-managed Bank Risk Profile.

An area of development related to the Implementation of Risk Management and Internal Control Systems is the internal controls in divisions that report to regulators (checker and maker, as well as Quality Assurance), which need further improvement.

Generally, the Implementation of Risk Management Including Internal Control Systems at the bank has followed applicable regulations.

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9. Provision of Funds to Related Parties and Large Exposures

The Bank's Board of Directors has actively established policies, systems, and sufficiently effective procedures to regulate the provision of funds to related parties and large exposures, including monitoring and resolution of issues arising from such fund provisions.

The Bank has periodically monitored and evaluated large debtors and updated the list of related parties, as well as made improvements in policies and procedures. Decision-making is made without any intervention from any party.

Any provision of funds to Related Parties is made after obtaining approval from Board of Commissioners.

There have been no violations or deviations from BMPK during the assessment period, and all reports related to the provision of funds to related parties and large exposures have been submitted to the Financial Services Authority accurately and in a timely manner.

Overall, the Provision of Funds to Related Parties and Large Exposures has complied with applicable regulations.

10. Transparency of Financial and Non-Financial Conditions, Governance Implementation Reports, and Internal Reporting.

Monthly, quarterly, annual, other publications, and internal governance implementation reports always adhere to Financial Services Authority regulations and applicable provisions.

The preparation of Monthly, Quarterly, Annual Publications, and Other Publications, as well as Governance Implementation Reports, has been carried out through good governance processes and in accordance with the coverage required by Financial Services Authority regulations and applicable laws.

Customer service is provided through transparent product explanations, responsive handling of customer complaints, and addressing weaknesses to follow up on customer complaints effectively.

Information regarding customer complaint procedures and dispute resolution is provided through the Bank's website.

The Bank has implemented transparency principles regarding financial and non-financial conditions presented in Monthly, Quarterly, Annual Publications, and Other Publications. In the Annual Publication Report, the bank has reported governance implementation in accordance with Financial Services Authority regulations and applicable laws.

Area of improvement for the Transparency of Financial and Non-Financial Conditions, Governance Implementation Reports, and Internal Reporting involves improving capacity and dual

control processes in providing data for publication to minimize re-publication due to data corrections.

Overall, Transparency of Financial and Non-Financial Conditions, Governance Implementation Reports, and Internal Reporting has complied with applicable regulations.

11. Bank's Strategic Plan

The Bank's strategic plan has been formulated in the form of the Bank Business Plan, adjusted to the Bank's Vision and Mission, and fully supported by all stakeholders.

The Bank Business Plan (BBP) has been prepared based on Financial Services Authority Regulation No. 5 /POJK.03/2016 and Financial Services Authority Circular Letter No. 12 / SEOJK.03/2021 concerning Bank Business Plans, as well as a comprehensive study considering business opportunities and the bank's strengths while identifying weaknesses and threats.

The Bank Business Plan, along with its revisions and adjustments prepared by Board of Directors, has been approved by Board of Commissioners and communicated to the Financial Services Authority and all parties concerned. The Bank Business Plan has depicted sustainable growth targets that provide economic benefits to all stakeholders and has been aligned with the Bank's vision and mission.

The implementation of the BBP is monitored and directed by Board of Directors, overseen by Board of Commissioners, and communicated to the Financial Services Authority, all Bank shareholders, and all functional units.

The area of improvement concerning the Bank's Strategic Plan involves enhancing the quality of risk management implementation and implementing efficiency measures to boost and sustain the Bank's profitability.

Generally, the Bank's Strategic Plan has complied with applicable regulations.

12. Remuneration Provision

The Bank has a Remuneration policy that includes at least:

- a. Remuneration structure that includes at least:
 - 1) Remuneration scale based on level and position; and
 - 2) Remuneration components
- b. Methods and mechanisms for determining Remuneration

Additionally, the Bank has established a Remuneration Committee.

In implementing the governance, the bank observes the principle of prudence in providing remuneration, both fixed and variable, in accordance with the principles of reasonableness and fairness.



13. Shareholder Aspect

Periodically (annually), CCB Indonesia holds Annual General Meeting of Shareholders (AGMS). The AGMS for the year 2025 was conducted on 23 June 2025.

The amount of cash dividends (if any) will be linked to the profits earned by the Company in the respective fiscal year, without prejudice to the Company's AGM rights to determine otherwise in accordance with the provisions of the Company's Articles of Association and the applicable Banking regulations.

The Bank disseminates financial and non-financial reports to stakeholders through various means including letters, newspapers, and the bank's website, including but not limited to announcing Monthly, Quarterly, and Annual Publication Reports and reporting them to the Financial Services Authority (OJK) based on OJK Regulation No. 37/POJK.03/2019 issued on 19 December 2019 concerning Transparency and Publication of Bank Reports, and OJK Circular Letter No. 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

Always adhere and support the interests and rights of shareholders in accordance with applicable regulations.

Bank shareholders also support the implementation of healthy business activities and the continuity of the bank's operations.

There is no owner intervention, internal disputes, or issues arising from the bank's remuneration policy that disrupt the bank's operational activities and/or provide undue benefits to the owners, resulting in reduced bank profits and/or causing bank losses, due to owner intervention in the composition and/or implementation of Board of Commissioners' duties.

14. Implementation of Anti-Fraud Strategy, Including Anti-Bribery

CCB Indonesia has implemented risk management and internal control systems to minimize the occurrence of bank fraud. The bank has an independent Anti-Fraud Unit in place.

In order to prevent operational deviations and violations of legal regulations, especially fraud cases, the Bank has implemented a fraud detection system on 6 June 2023, to enhance the effectiveness of internal controls as part of efforts to minimize fraud risks by implementing Anti-Fraud and Whistleblowing strategies.

15. Implementation of Sustainable Finance, Including Social and Environmental Responsibility

During 2025, CCB Indonesia allocated part of its funds for social and environmental responsibility to support the implementation of sustainable finance.

CCB Indonesia has integrated sustainable finance into its business activities and developed a sustainable finance action plan.

CCB Indonesia has conducted business practices and investment strategies while considering, applying, and integrating environmental, social, and governance values.

16. Implementation of Governance Within the Bank's Business Group

CCB Indonesia is not a parent company or Executor of Holding Company which is included in the Bank Business Group.

As of 31 December 2025, CCB Indonesia does not have any subsidiaries or associated entities.

Hence, in 2025, CCB Indonesia has adopted governance measures that are generally GOOD, evidenced by satisfactory adherence to governance principles. Where weaknesses in governance principles exist, they are generally minor and can be rectified through standard management procedures by the bank.

Implementation of the Corporate Governance Guidelines for Public Companies (as recommended under OJK Circular Letter No. 32/SEOJK.04/2015)

No.	Recommendation	Description
A. THE RELATIONSHIP BETWEEN PUBLIC COMPANIES AND SHAREHOLDERS IN GUARANTEEING SHAREHOLDERS' RIGHTS		
Principle 1		
Enhancing the Value of General Meetings of Shareholders (GMS).		
1.1	Public companies have technical methods or procedures for collecting votes, both openly and secretly, which prioritize independence and the interests of shareholders.	Implementation: Complied The voting procedures for the CCB Indonesia GMS are regulated in the GMS Rules of Procedure (distributed to shareholders or their proxies present and read out prior to the GMS) and in the Articles of Association to prioritize shareholder independence and interests. For transparency, shareholders and the public can also download the CCB Indonesia GMS Rules of Procedure on the CCB Indonesia website at https://bankccbi.co.id/rups# under GMS Rules of Procedure. At the Annual GMS held on 23 June 2025, voting on each proposal submitted for each GMS agenda item will be conducted openly in accordance with the procedures outlined by the Meeting Chairperson, namely: - Voting for shareholders or their proxies physically present at the Meeting will be conducted as follows: - The Meeting Chairperson will ask shareholders or their proxies physically present who vote "against" or "abstain" against the proposed proposal to raise their hands and submit their ballots to the Meeting officer; - For shareholder proxies who receive their power of attorney with a voting option through the eASY.KSEI application, the votes that will be counted are those cast by the shareholder through eASY.KSEI. Therefore, the relevant shareholder proxies do not need to raise their hands and submit their ballots to the Meeting officer. - Voting for shareholders or their proxies present electronically through the eASY.KSEI application is conducted according to the following procedures: - The voting process takes place in the eASY.KSEI application under the E-Meeting Hall menu, Live Broadcasting submenu. - Shareholders who are present or have electronically provided their power of attorney at the Meeting through the eASY.KSEI application but have not yet determined their voting choice will have the opportunity to submit their vote during the voting period opened by the Company via the E-Meeting Hall screen in the eASY.KSEI application. - During the electronic voting process, the status "Voting for agenda item no. [] has started" will be displayed in the 'General Meeting Flow Text' column. - Direct electronic voting through the eASY.KSEI application is allocated a maximum of 3 (three) minutes. - Shareholders who have cast their votes before the Meeting begins, and shareholders or their proxies who have registered through the eASY.KSEI application on the Meeting date, will be deemed to have validly attended the Meeting, even if they do not follow the Meeting to the end for any reason. - If a shareholder or their proxies do not cast their votes until the Meeting status, as displayed in the 'General Meeting Flow Text' column, changes to "Voting for agenda item no. [] has ended," then the shareholder or their proxies will be deemed to have cast an "Abstain" vote for the relevant Meeting agenda item, and will be deemed to have cast the same vote as the majority of the voting shareholders. Votes cast by shareholders or their proxies, both physically and electronically, will be counted by the Company's Securities Administration Bureau and then verified by a Public Notary, acting as an independent public official. More information on page 161-162
1.2	All members of the Board of Directors and members of the Board of Commissioners of the Public Company were present at the Annual GMS.	Implementation: Complied The attendance of all members of the Board of Directors and Board of Commissioners at the Annual GMS on June 23, 2025, is as follows: Board of Commissioners 50% Board of Directors 100% More information on page 160-162



No.	Recommendation	Description
1.3	A summary of the minutes of the GMS is available on the Public Company's website for at least 1 (one) year.	Implementation: Complied CCB Indonesia has published a summary of the minutes of the Annual General Meeting of Shareholders held on June 23, 2025, on the Company's website https://bankccbi.co.id/rups (formerly https://idn.ccb.com) and has been available for more than one year. The summary of the minutes of the 2025 Annual General Meeting of Shareholders, as well as summaries of the minutes of the previous five years' GMS, can be downloaded from the CCB Indonesia website: https://bankccbi.co.id/rups or https://bankccbi.co.id/en/rups More information can be found on page 160

Principle 2

Improving the Quality of Public Company Communication with Shareholders or Investors.

2.1	Publicly Listed Companies have a communication policy with shareholders or investors.	Implementation: Complied CCB Indonesia communicates with shareholders as stipulated in the Corporate Governance Guidelines. CCB Indonesia, through its Corporate Secretary, supports the communication process between CCB Indonesia and the shareholder community and other capital market participants. This communication includes holding public exposes and disseminating information through the Company's website. This information is also accessible to the public through the Company's website at https://bankccbi.co.id/.
2.2	Publicly Listed Companies disclose their Public Communication Policy with shareholders or investors on their Website.	Implementation: complied CCB Indonesia is committed to openness and transparency in its communications with external parties and strives to foster constructive relationships with investors in accordance with applicable regulations. This is disclosed on the Company's website, which can be accessed at https://bankccbi.co.id/.

B. FUNCTIONS AND ROLES OF THE BOARD OF COMMISSIONERS**Principle 3**

Strengthening the Membership and Composition of the Board of Commissioners.

3.1	The determination of the number of members of the Board of Commissioners takes into account the conditions of the Public Company.	Implementation: Complied CCB Indonesia has complied with the Financial Services Authority Regulation concerning the Implementation of Good Corporate Governance for Commercial Banks, which requires banks to have a Board of Commissioners with a minimum of 3 (three) members and a maximum of 4 (four) members of the Board of Directors. As of December 31, 2025, the Board of Commissioners of CCB Indonesia will have 4 (four) members, including 2 (two) Independent Commissioners. The number and composition of the Board of Commissioners are determined through the Remuneration and Nomination Committee of CCB Indonesia, which provides recommendations to the Board of Commissioners for approval at the General Meeting of Shareholders. These recommendations also take into account applicable regulations and provisions and take into account the conditions, capacity, achievement of objectives, and fulfillment of CCB Indonesia's needs. More information on page 164
3.2	The composition of the Board of Commissioners takes into account the diversity of skills, knowledge, and experience required.	Implementation: Complied The CCB Indonesia Board of Commissioners has diverse backgrounds in terms of skills, knowledge, and experience. This can be seen from the profiles of each Commissioner. The CCB Indonesia Remuneration and Nomination Committee has roles and responsibilities, including preparing and providing recommendations to the Board of Commissioners regarding: - Systems and procedures for selecting and/or replacing members of the Board of Commissioners and the Board of Directors; - Policies and criteria required in the nomination process; and - Performance evaluation policies for members of the Board of Directors and/or the Board of Commissioners.

Principle 4

Improving the Quality of the Implementation of the Duties and Responsibilities of the Board of Commissioners.

4.1	The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.	Implementation: Complied CCB Indonesia has a self-assessment policy for the Board of Commissioners, as stated in Chapter VIII of the CCB Indonesia Board of Commissioners Work Guidelines. The Board of Commissioners' self-assessment policy serves as a guideline used as a form of accountability for the Board of Commissioners' performance assessment. The Board of Commissioners' self-assessment evaluation is conducted by the Board of Commissioners based on recommendations from the Remuneration and Nomination Committee.

CORPORATE GOVERNANCE

No.	Recommendation	Description
4.2	The self-assessment policy for assessing the performance of the Board of Commissioners is disclosed in the Annual Report of the Public Company.	Implementation: Complied The self-assessment policy for assessing the performance of the Board of Commissioners has been disclosed in this Annual Report.
4.3	The Board of Commissioners has a policy regarding the resignation of Board of Commissioners members if they are involved in financial crimes.	Implementation: Complied The CCB Indonesia Board of Commissioners' Code of Conduct regulates the resignation of Board of Commissioners members, and the CCB Indonesia General Governance Policies and Guidelines stipulate administrative requirements for Board of Commissioners members, including those involved in financial crimes and/or other criminal acts.
4.4	The Board of Commissioners or the Committee responsible for the Nomination and Remuneration function shall develop a succession policy for the nomination process for members of the Board of Directors.	Implementation: Complied The Remuneration and Nomination Committee of CCB Indonesia has the role and responsibility to develop a succession policy for the nomination process for members of the Board of Directors, as explained in Chapter VII of the CCB Indonesia Remuneration and Nomination Committee Work Guidelines. Implementation of the Board of Directors succession policy includes providing recommendations to the Board of Commissioners regarding the system, procedures, and candidates for the selection and/or replacement of members of the Board of Directors, for submission to the GMS.

C. FUNCTIONS AND ROLES OF THE BOARD OF DIRECTORS

Principle 5

Strengthening the Membership and Composition of the Board of Directors

5.1	The determination of the number of members of the Board of Directors takes into account the conditions of the Public Company and the effectiveness of decision-making.	Implementation: Complied CCB Indonesia has complied with the provisions of Article 2 of Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, namely that the Board of Directors of Issuers or Public Companies must consist of at least 2 (two) members. The number of members of the Board of Directors of CCB Indonesia as of December 31, 2025, is 5 (five). The determination of the number and composition of members of the Board of Directors is carried out through the Remuneration and Nomination Committee of CCB Indonesia, which is tasked with providing recommendations to the Board of Commissioners for approval at the General Meeting of Shareholders. CCB Indonesia has also considered the conditions, capacity, achievement of objectives, and fulfillment of CCB Indonesia's needs in determining the number of members of the Board of Directors.
5.2	The composition of the Board of Directors takes into account the diversity of skills, knowledge, and experience required.	Implementation: Complied The Board of Directors of CCB Indonesia has diverse backgrounds in terms of skills, knowledge, and experience. This can be seen from the profiles of each Director. The CCB Indonesia Remuneration and Nomination Committee has roles and responsibilities, including preparing and providing recommendations to the Board of Commissioners regarding: - Systems and procedures for selecting and/or replacing members of the Board of Commissioners and Board of Directors; - Policies and criteria required in the nomination process; and - Performance evaluation policies for members of the Board of Directors and/or Board of Commissioners.
5.3	The member of the Board of Directors responsible for accounting or finance has expertise and/or knowledge in accounting.	Implementation: Complied The member of the Board of Directors responsible for accounting and finance has experience in finance and accounting, currently held by the Operations Director, Mr. Junianto.

Principle 6

Improving the Quality of the Implementation of the Board of Directors' Duties and Responsibilities.

6.1	The Board of Directors has a self-assessment policy to assess the performance of its members.	Implementation: Complied CCB Indonesia has a self-assessment policy for its members, as outlined in Chapter VIII of the CCB Indonesia Board of Directors' Code of Conduct. The results of the self-assessment of members of the Board of Directors (including the President Director) are evaluated by the Board of Commissioners through a meeting based on recommendations from the Remuneration and Nomination Committee.

For more information, see page 195



No.	Recommendation	Description
6.2	The self-assessment policy for assessing the performance of the Board of Directors is disclosed in the annual report of the Public Company.	Implementation: Complied The Board of Directors' performance assessment has been disclosed in this Annual Report.
6.3	The Board of Directors has a policy regarding the resignation of Board members if they are involved in financial crimes.	Implementation: Complied The CCB Indonesia Board of Directors' Code of Conduct regulates the resignation of members of the Board of Directors, and the CCB Indonesia General Governance Policies and Guidelines stipulate administrative requirements for members of the Board of Directors, including those involved in financial crimes and/or other criminal acts.

D. STAKEHOLDER PARTICIPATION

Principle 7

Improving Corporate Governance through Stakeholder Participation.

7.1	The Public Company has a policy to prevent insider trading.	Implementation: Complied To prevent insider trading, CCB Indonesia has a Code of Ethics Guideline that has been uploaded to the Company's website at https://bankccbi.co.id/kebijakan-tatakelola .
7.2	Publicly Listed Companies have anti-corruption and anti-fraud policies.	Implementation: Complied CCB Indonesia has an anti-corruption policy as stipulated in the Code of Ethics Guidelines. In accordance with Financial Services Authority Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions, CCB Indonesia has developed Guidelines for the Implementation of Anti-Fraud Strategies, which refer to the POJK, under document number 245/PEDO-CCBI/PSAF/I/2025, revision 06.
7.3	Publicly Listed Companies have policies regarding the selection and capacity building of suppliers or vendors.	Implementation: Complied CCB Indonesia has policies regarding the procurement of goods and services related to logistics, buildings, and information technology, outlined in the Standard Operating Procedures (SOP) for Procurement of Goods and Services and the Standard Operating Procedures (SOP) for Selection of Service Providers. These policies regulate the procurement transaction value and the selection methods used (tendering, price comparison/direct selection, direct appointment, repeat orders, payment systems, etc.), ensuring that the procurement process at CCB Indonesia is fair and transparent.
7.4	Public companies have policies to fulfill creditors' rights.	Implementation: Complied In its implementation, CCB Indonesia is committed to consistently fulfilling creditors' rights in accordance with the policies stipulated in applicable regulations and based on mutual agreements regarding creditors' rights in the relationship between CCB Indonesia and creditors. This is stated in the consumer and community protection policy, document number 111/KPU/PPN/IX/2013, revision 03.
7.5	Public companies have whistleblowing systems.	Implementation: Complied CCB Indonesia has a Whistleblowing System Policy, as outlined in KPU Whistleblowing document number 124/KPU-CCBI/WTBL/IV/2014, revision 02, and a Whistleblowing SOP, document number 948/SOP-CCBI/WTBL/IV/2014, revision 02. It has implemented Financial Services Authority Regulation Number 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions, which can be found on the Company's website at https://bankccbi.co.id/corporate-antifraud .
7.6	The Public Company has a policy of providing long-term incentives to Directors and employees.	Implementation: Complied CCB Indonesia has disclosed its Incentive Policy for Directors in this Annual Report. The Employee Incentive Policy is outlined in Company Regulations and General Human Resources Policies and Guidelines No. 113/KPU-CCBI/SDMA/VII/2024, revision number 05.

No.	Recommendation	Description
E. INFORMATION DISCLOSURE		
Principle 8		
Improving the Implementation of Information Disclosure.		
8.1	Publicly held companies utilize information technology more broadly than their websites as a medium for information disclosure.	Implementation: Complied In addition to the Company's website, CCB Indonesia also utilizes other information technologies such as mobile banking, internet banking, email, print media, TV screens at branch offices, and ATMs as channels for information disclosure.
8.2	The Annual Report of a Public Company discloses the ultimate beneficial owner of at least 5% (five percent) of the public company's shares, in addition to disclosing the ultimate beneficial owner of the public company's shares through major or controlling shareholders.	Implementation: Complied CCB Indonesia's Annual Report has disclosed: a. A list of shareholders holding 5% or more of shares; b. The ultimate beneficial owner of CCB Indonesia's shares; and c. The major/controlling shareholders of CCB Indonesia.

CCB Indonesia has implemented all recommendations for the Implementation of the Public Company Governance Guidelines in accordance with OJK Circular Letter No. 32/SEOJK.04/2015 concerning the Public Company Governance Guidelines. As of 31 December 2025, none of the above recommendations have yet been implemented.



COMMITTEES REPORT



- 236 AUDIT COMMITTEE DUTIES AND RESPONSIBILITIES
- 236 RISK MONITORING COMMITTEE DUTIES AND RESPONSIBILITIES
- 236 REMUNERATION AND NOMINATION COMMITTEE DUTIES AND RESPONSIBILITIES

The Board of Commissioners carries out its supervisory duties and responsibilities with support of Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. The Board of Commissioners carries out its duties effectively and independently in accordance with applicable regulations.

In order to support an increase in the implementation of Good Corporate Governance (GCG) and optimize supervision attached to the Board of Commissioners, as well as to ensure the implementation of internal control system at all levels of operations, has been stated in the Audit Committee Charter in accordance with the provisions of the Financial Services Authority, Guidelines and Procedures of Risk Monitoring Committee, Remuneration and Nomination Committee, as well as changes to members of the Committees under the Board of Commissioners.

Throughout 2025, the implementation of the duties of the committees that support the Board of Commissioners proceed according to the Work Plan and the scheduled annual meeting.

AUDIT COMMITTEE DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Audit Committee are to assist the Board of Commissioners in order to support the effectiveness of the implementation of their duties and responsibilities, including:

1. Monitoring and evaluating the planning and implementation of internal audits as well as monitoring the follow-up of internal audit results in order to ensure the accuracy of the design and operational effectiveness of internal controls, including internal control over financial reporting.
2. Carrying out monitoring and evaluation of:
 - Implementation of the duties of the Internal Audit Work Unit.
 - Suitability of the audit by a public accounting firm with audit standards;
 - Suitability of financial statements with financial accounting standards;
 - Implementation of follow-up by the Board of Directors on the findings of the Internal Audit Division, public accountants, and the results of the supervision of the Financial Services Authority to provide recommendations to the Board of Commissioners.
3. Providing recommendations regarding the appointment of public accountants and public accounting firms to the Board of Commissioners to be recommended to the GMS.
4. Reviewing financial information to be issued by the Bank to the public and / or authorities, including financial statements, projected financial statements and other reports related to the Bank's financial information.
5. Reviewing complaints related to the Bank's accounting and financial reporting processes.
6. Reviewing the Bank's compliance with the laws and regulations relating to the Bank's activities.
7. Providing independent opinion in the event of disagreements between management and public accountants for the services they provide.
8. Providing recommendations to the Board of Commissioners regarding the appointment of a Public Accountant based on independence, the scope of the engagement and fees (compensation for services).
9. Reviewing the implementation of audits by internal auditors and overseeing the implementation of follow-up by the Directors on the findings of internal auditors.
10. Reviewing and providing advice to the Board of Commissioners regarding the potential conflict of interests of the Bank.
11. Maintaining the confidentiality of documents, data and information obtained by the Bank in the context of carrying out its role.

RISK MONITORING COMMITTEE DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Risk Monitoring Committee are to assist the Board of Commissioners in order to support the effectiveness of the implementation of their duties and responsibilities.

1. Providing recommendations to the Board of Commissioners by evaluating the suitability of the risk management policy and the implementation of the policy.

2. Conduct a review of the implementation of risk management which consists of a risk profile report and other reports related to the management of 8 (eight) types of risk.
3. Monitor the adequacy of the process of identification, measurement, monitoring, control and risk management information systems.
4. Monitoring and evaluating the implementation of the duties of the Risk Management Committee and the Risk Management Division.

REMUNERATION AND NOMINATION COMMITTEE DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Remuneration and Nomination Committee are to assist the Board of Commissioners in order to support the effectiveness of the implementation of their duties and responsibilities, including:

1. Related to remuneration duties, the Remuneration and Nomination Committee has the following duties and responsibilities:
 - a. The Remuneration and Nomination Committee must evaluate the remuneration policy and system.
 - b. The Remuneration and Nomination Committee must provide recommendations to the Board of Commissioners regarding:
 - 1) Remuneration policies and systems for the Board of Commissioners and Board of Directors of both local and foreign workers, to be submitted to the General Meeting of Shareholders;
 - 2) Remuneration policies and systems for Executive Officers and employees both from local and foreign workers as a whole to be submitted to the Board of Directors.
 - c. The Remuneration and Nomination Committee must ensure that the remuneration policy is at least in accordance with:
 - 1) Financial performance and fulfilment of reserves as regulated in applicable laws and regulations;
 - 2) Individual work performance;
 - 3) Fairness with peer groups;
 - 4) Consideration of the Bank's long-term goals and strategies.
2. Related to the nomination duties, the Remuneration and Nomination Committee has the following duties and responsibilities:
 - a. The Remuneration and Nomination Committee must prepare and provide recommendations regarding the system and procedure for selecting and/or replacing members of the Board of Commissioners and Board of Directors from both local and foreign workers to the Board of Commissioners to be submitted to the General Meeting of Shareholders.
 - b. The Remuneration and Nomination Committee must provide recommendations:
 - 1) Regarding prospective members of the Board of Commissioners and/or Board of Directors of both local and foreign workers to the Board of Commissioners to be submitted to the General Meeting of Shareholders.
 - 2) Providing recommendations regarding Independent Parties who will become members of the Audit Committee or Risk Monitoring Committee to the Board of Commissioners.



c. Recommendation procedures for prospective members of the Board of Commissioners, and/or Board of Directors of both local and foreign workers, and/or Independent Parties as referred to in item b) above are carried out as follows:

- 1) The Remuneration and Nomination Committee evaluates prospective members of the Board of Commissioners, or candidates for Board of Directors from both local and foreign workers, or candidates for Independent Parties.
 - a) Assessments are carried out based on competencies, and track records of the candidates.
 - b) In addition, the assessment can be done through interviews with prospective members of the Board of Commissioners, or Prospective Directors from both local and foreign workers, or candidates for Independent Parties;
 - c) If needed, the Remuneration and Nomination Committee can use an independent Professional Institution to conduct the assessment.
- 2) Based on the results of the assessment, the Remuneration and Nomination Committee:
 - a) Providing recommendations for candidates for Directors and/or Commissioners from both local and foreign workers to the Board of Commissioners to be submitted at the GMS.
 - b) Providing recommendations regarding Independent Parties who will become members of the Audit Committee or the Risk Monitoring Committee to the Board of Commissioners.

To support the smooth running of their duties, each committee has had work guidelines and procedures.

Implementation of duties of the Committees throughout 2025 seen from the minutes of the committee meeting, notes contain recommendations to the Board of Commissioners, notes and/or working papers corresponding to monitoring and evaluation in accordance with the functions of each committee as follows:

1. Audit Committee Activities

During 2025 the Audit Committee has held 20 (twenty) meetings, all of which were attended by more than 51% (fifty one percent) of the total members of the Audit Committee including Independent Commissioners and Independent Parties. The Audit Committee has provided suggestions, input and recommendations to the Board of Commissioners. The Audit Committee has participated in a series of stages regarding the implementation of the audit of the Company's Financial Statements by the Public Accounting Firm (KAP), namely the Audit Committee has provided recommendations

for the appointment of a Public Accountant and a Public Accounting Firm to the Board of Commissioners. In addition, the Audit Committee has evaluated the Implementation of the Provision of Audit Services on the Company's annual historical financial information for the 2025 financial year by the Public Accounting Firm (KAP) Purwantono, Sungkoro, Surja.

2. Risk Monitoring Committee Activities

During 2025 the Risk Monitoring Committee has held 11 (eleven) meetings, all of which were attended by more than 51% (fifty one percent) of the total members of the Risk Monitoring Committee including Independent Commissioners and Independent Parties. The Risk Monitoring Committee has provided suggestions, input and recommendations to the Board of Commissioners.

The Risk Monitoring Committee provides recommendations to the Board of Commissioners by evaluating the suitability between risk management policies and the implementation of these policies. The Risk Monitoring Committee monitors and evaluates the implementation of the tasks of the Risk Management Committee and the Risk Management Division.

3. Remuneration and Nomination Committee Activities

During 2025 the Remuneration and Nomination Committee held 11 (eleven) meetings, all of which were attended by more than 51% (fifty one percent) of the total members of the Remuneration and Nomination Committee including an Independent Commissioner and Executive Officer in charge of human resources or employee representatives. The Remuneration and Nomination Committee has provided suggestions, input and recommendations to the Board of Commissioners.

The supervisory mechanism by evaluating the suitability of the remuneration policy with financial performance and the fulfillment of reserves as regulated in the applicable laws and regulations; individual work performance; fairness with peer groups; and consideration of the Bank's long-term goals and strategies.

Composition of the committee members under the Board of Commissioners is in accordance with the size and complexity of CCB Indonesia. All members of the Committees under the Board of Commissioners have good track record of integrity, character, and good moral that are well maintained by each individual.

Committee meeting decisions are taken by deliberation and/or a majority vote. The results of the committee meeting have been stipulated in the minutes of meetings and are well documented. The results of the committee meetings are always sought to be taken into consideration and recommendation to the Board of Commissioners in decision making.



Corporate Information

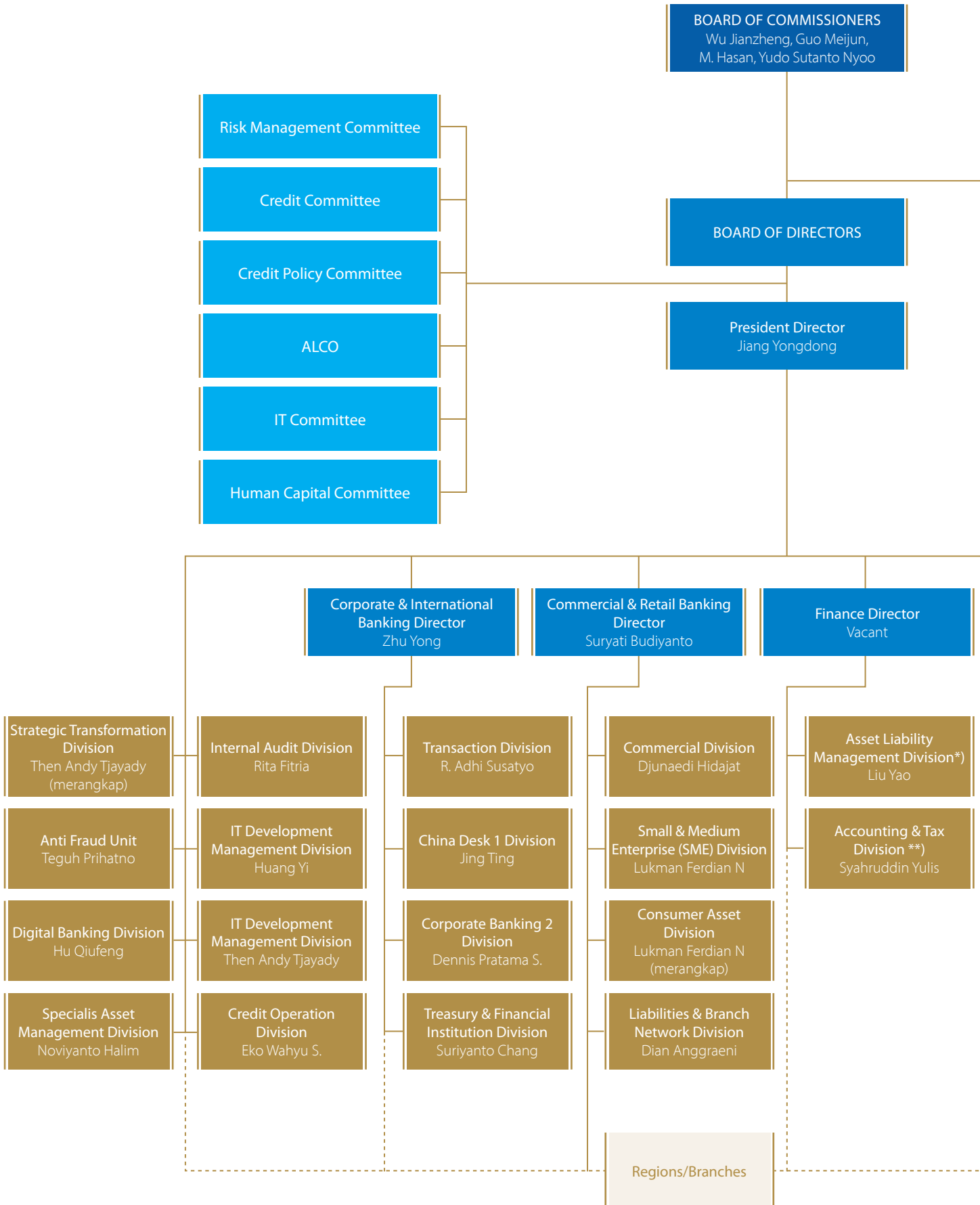
05

Tapis Lampung

The masterful work of Lampung women, Tapis begins as a black cotton woven fabric meticulously adorned with gold and silver thread embroidery. Its intricate motifs eloquently visualize high customary stature and the wisdom of local tradition. This textile is indispensable at important customary events, such as weddings, powerfully affirming cultural identity of the community.

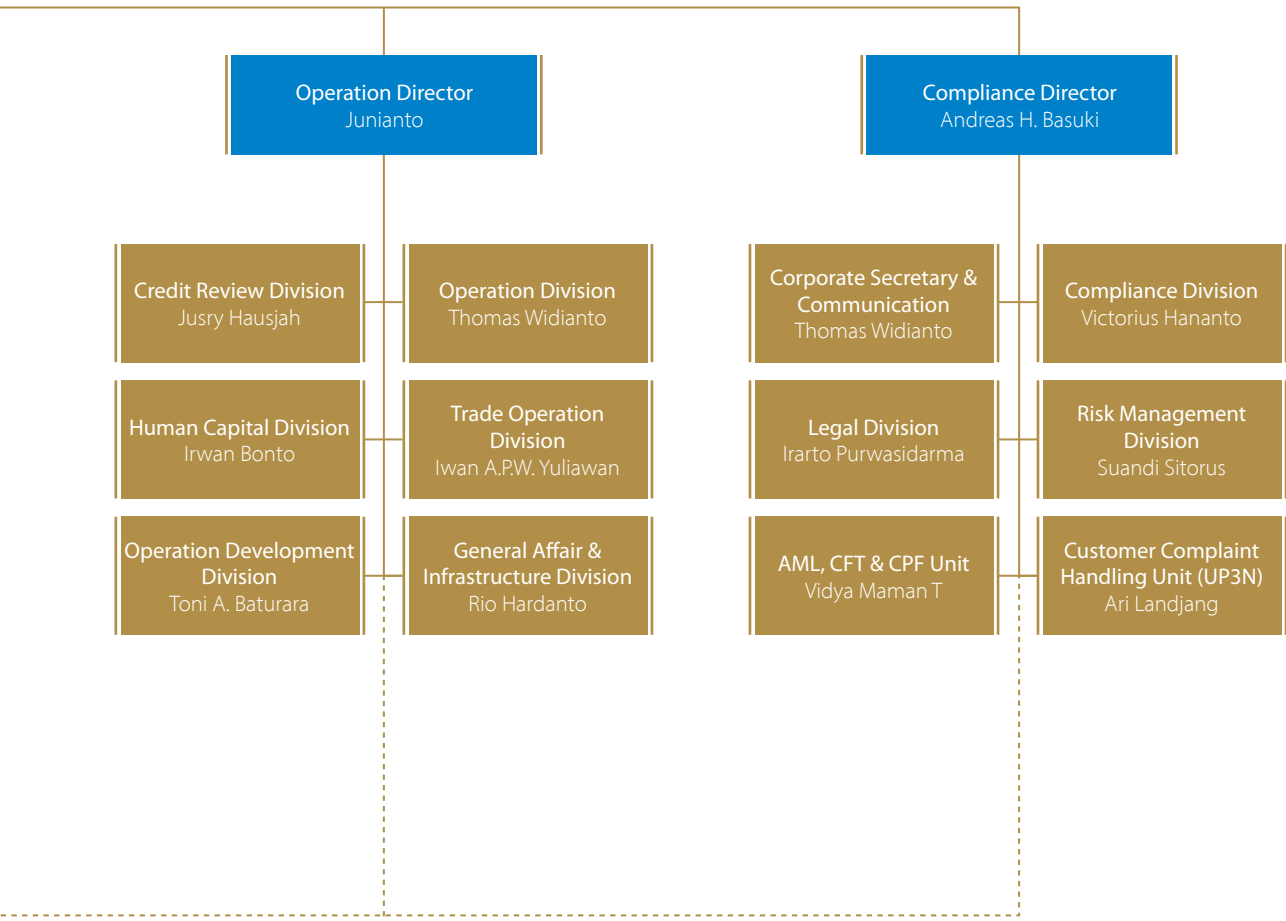
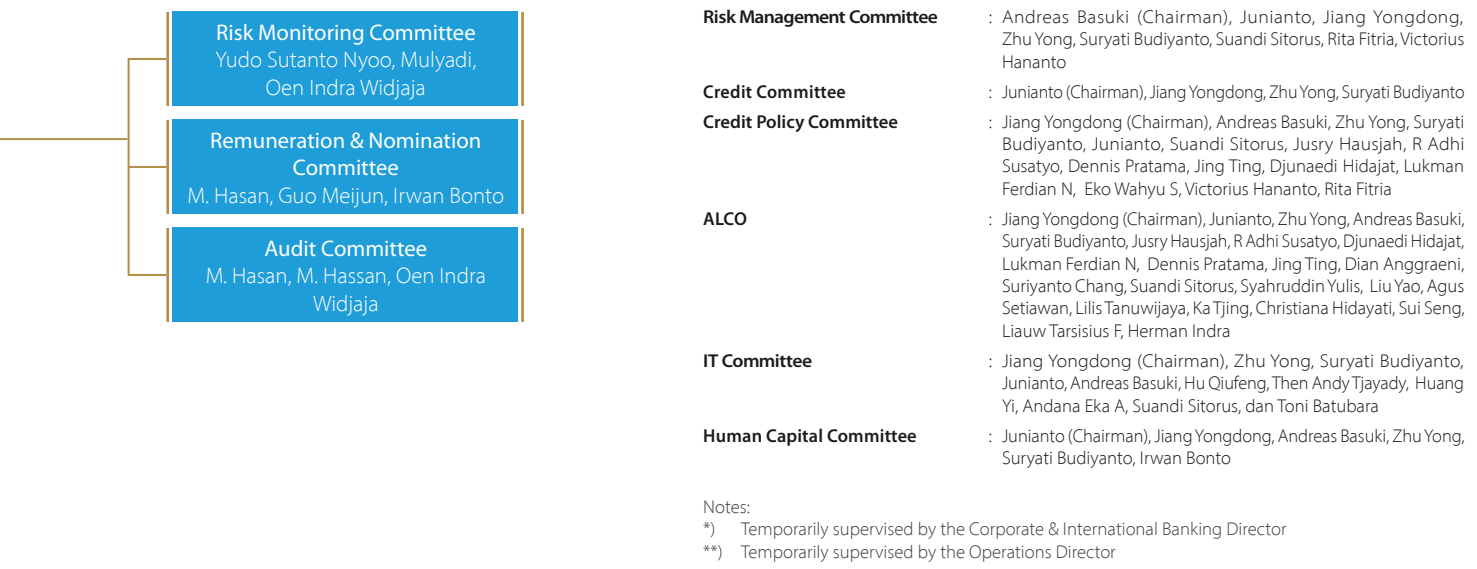
CORPORATE INFORMATION

ORGANIZATIONAL STRUCTURE



CORPORATE INFORMATION

ORGANIZATIONAL STRUCTURE



BOARD OF COMMISSIONERS PROFILE



Wu Jianzheng

President Commissioner

Appointed at the EGMS on 24 April 2025 and effective since 7 May 2025

Chinese citizen, born in Shaanxi, China in 1972. Obtained his Bachelor's degree in Solid Rocket Motor from the School of Astronautics at Northwest Polytechnical University in 1994, Master's degree in Finance from Shaanxi Institute of Finance and Economics in 1998, and his PhD of Economics from Graduate School of Chinese Academy of Social Sciences majoring in World Economics in 2008.

Appointed as President Commissioner through the EGMS dated 24 April 2025, and declared effective from 7 May 2025.

Began his career at China Construction Bank Corporation in 1998 as a Staff Member in the Credit Management Department. Then in March 1999, he was assigned to the Credit Risk Management Department as a Staff Member at Risk Research Division, then as Deputy Principal Staff Member at Risk Research Division in January 2000, and became Principal Staff Member at Risk Research and Early Warning Division in December 2000.

He joined the Risk Management Department in the Risk Measurement and Analysis Division as Principal Staff Member in March 2003 and as Senior Manager Assistant in November 2003, then in December 2005 he became Deputy Senior Manager in the Personal Credit Product Risk Management Division.

In July 2009, he became Senior Manager at Office of the Promotion Leading Group for New Capital Accord and IRB Approach. Then he served as Assistant Director of the Finance Department of Qinghai Province since November 2010.

Subsequently, he was appointed as Assistant President of China Construction Bank, Fujian Branch in November 2011, and became Vice President of China Construction Bank, Guizhou Branch in August 2014.

From March 2017 to present, he has held the position of Deputy General Manager of the Risk Management Department of China Construction Bank Corporation, in charge of Basel III implementation.

As a Non-Independent President Commissioner, he undertakes the functional duties from China Construction Bank Corporation (the Bank shareholders in the form of a legal entity).

Training attended in 2025, among others:

Risk Management Refreshment Certification Level 6 on 11-12 August 2025 by IBI-BCC.

As a member of Board of Commissioners, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from Financial Services Authority No. KEPR-33/D.03/2025 dated 7 May 2025.



Guo Meijun

Commissioner

Chinese citizen, born in Shanxi, China in 1976. She obtained her Bachelor's degree in International Trade from Shanxi University of Finance & Economics in 1998, Master's degree in Industrial Economics from Shanxi University of Finance & Economics in 2002, and Doctoral degree in International Trade from Graduate School of Chinese Academy of Social Sciences in 2005.

Appointed as Commissioner through GMS on 7 June 2024, and declared effective from 2 December 2024 until now.

She started her career in the International Business Department of China Construction Bank Corporation in July 2006 as Manager, Assistant Chief in the International Settlement & Trade Finance division of the International Business Department, responsible for the development of international settlement and trade finance. From 2013 to 2021, she held various strategic positions in the International Business Department of China Construction Bank Corporation, namely as Deputy Chief of Overseas Business Division from July 2013 to July 2015, as Chief of Cross Border RMB Business Division from July 2015 to July 2019, and then from July 2019 to June 2021, she was appointed as Chief of Foreign Cooperation & Cross Border Matchmaking division in the International Business Department.

Subsequently, from June 2021 to August 2023, she was appointed as Deputy Mayor of Hanyin County, Shaanxi Province, in charge of investment and management of financial institutions.

From September 2023 to present, she has been serving as Deputy General Manager of International Business Department of China Construction Bank Corporation in charge of Overseas Business management.

As a Non-Independent Commissioner, she undertakes the functional duties from China Construction Bank Corporation (the Bank shareholders in the form of a legal entity).

Training attended in 2025, among others:

Risk Management Refreshment Certification Level 6 on 28 April 2025 by IBI-BCC.

As a member of Board of Commissioners, she has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from Financial Services Authority No. KEPR-156/D.03/2024 dated 28 November 2024.

Special Assignment:

Member of Remuneration and Nomination Committee since 6 February 2025 until now.



Mohamad Hasan

Independent Commissioner

Indonesian citizen, born in Palembang in 1944. He obtained his Bachelor of Laws in 1972 from Sriwijaya University, Palembang.

Appointed as Independent Commissioner since 24 June 2010 and continued after the merger of Bank Windu and Bank Anda as of 30 November 2016 based on the approval from the Financial Services Authority No. SR-104/PB.12/2016.

Began his career at Citibank Jakarta from May 1974 until April 1977. He then worked at PT Multinational Finance Corporation (PT Multicor) from May 1977. From the period of August 1985 until October 1991, he was appointed as Executive Director, then from November 1991 until January 2003, he was appointed as President Director. Then at PT Bank Multicor as Independent Commissioner from June 2003 until June 2008. Since October 2008 until 2009, he served as Commissioner in several national private companies in Jakarta. And since May 2010, he was reappointed as an Independent Commissioner in the Company.

Training attended in 2025, among others:

Risk Management Refreshment Certification Level 6 on 23 April 2025 by Peak Pratama.

As a member of Board of Commissioners, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-101/D.03/2016 dated 30 November 2016.

Special Assignment:

Chairman of Remuneration and Nomination Committee since 22 October 2010 until now.

Chairman of Audit Committee since 14 March 2017 until now.

**Yudo Sutanto, Nyoo****Independent Commissioner**

Indonesian citizen, born in Malang, East Java in 1954. He obtained his Bachelor of Finance in 1981 from California State University, Los Angeles, United States of America.

Appointed as Independent Commissioner since 2 November 2016 based on the approval from the Financial Services Authority No. SR-173/PB.121/2016.

Began his career at PT Bank Antardaerah since 1982 in various important positions. In 1990, he was appointed as President Director, and in 1999 as Chairman of the Audit Board of PT Bank Antardaerah. Since March 1999, he served as a member of Board of Commissioners.

Training attended in 2025, among others:

Risk Management Refreshment Certification Level 6 on 23 April 2025 by Peak Pratama.

As a member of Board of Commissioners, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-63/D.03/2016 dated 27 October 2016.

Special Assignment:

Chairman of Risk Monitoring Committee since 21 February 2017.

None of the Independent Commissioners has any financial, management, ownership, family relationship with other members of Board of Commissioners, Board of Directors and/or Controlling Shareholders or any relationship with the Company, which may affect their ability to act independently.

During the 2025 period, there were changes in the structure and composition of the Board of Commissioners as follows:

Board of Commissioners	2025	2024
President Commissioner	Wu Jianzheng*	-
Commissioner	Guo Meijun	Guo Meijun
Independent Commissioner	Mohamad Hasan	Mohamad Hasan
Independent Commissioner	Yudo Sutanto, Nyoo	Yudo Sutanto, Nyoo

* Mr. Wu Jianzheng was appointed as President Commissioner through EGMS on 24 April 2025 and was effective on 7 May 2025.

BOARD OF DIRECTORS PROFILE



Jiang Yongdong

President Director

Appointed at the EGMS on 20 December 2024 and effective since 14 March 2025

Chinese citizen, born in Shandong Province, China in 1970. Obtained his Bachelor's degree in Systems Engineering from Tianjin University – China in 1992.

Effective as President Director of Company since 14 March 2025 based on the approval from the Financial Services Authority No. KEPR-10/D.03/2025 dated 26 February 2025.

Started his career at China Construction Bank ("CCB") Yantai Branch International Business Department in July 1992 as Business Manager, then became Deputy Chief Manager in March 1998 and was promoted to Chief Manager in August 2000.

Since 2001, he has held various executive positions in CCB, namely as President Director of CCB Yantai Laishan District Sub-Branch in June 2001, then served as Deputy General Manager of CCB Shandong Province Branch in April 2002, served as President Director of CCB Jinan Gaoxin Branch in September 2004, then became General Manager of CCB Shandong Province Branch in December 2007 and appointed as President Director of CCB Jining Branch in December 2011.

In February 2014, he served as Chief Manager of Foreign Currency Management Division in the International Business Department of CCB Corporation, and became Deputy Executive President of China Construction Bank Brazil Subsidiary in March 2015.

Then in February 2024 was appointed as Senior Advisor on Comprehensive Management for Overseas Subsidiaries/Branches in the Human Resources Department of CCB Corporation.

Trainings attended in 2025, among others:

1. Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia
2. Risk Management Refreshment Certification Level 7 on 17 June 2025 by Trinita Solusi Kreatifindo
3. "Training for High Quality Development of Overseas Institution 2025" on 22 July – 1 August 2025 by Southwest Training Institute Chengdu
4. Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector

As President Director, he leads other Directors, and oversees Internal Audit, Information Technology (IT) Development and IT Operations Management, Strategic Transformation, Credit Operations, Digital Banking, Anti-Fraud and Special Asset Management.

As a member of the Board of Directors, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEPR-10/D.03/2025 dated 26 February 2025.

**Zhu Yong****Director of Corporate & International Banking**

Chinese citizen, born in Guizhou, China in 1975. He obtained his Bachelor of Economics from Shanghai Finance and Economics University, China in 1996 and his Master's degree in Accounting from Tsinghua University, China in 2008.

Appointed as Director of the Company since 29 March 2019. Began his career in China Construction Bank Corporation (CCB) in July 1996 in various key and strategic positions. Started at CCB Guizhou Branch in Accounting Department until February 2001, continued to CCB Tongren Branch until July 2003 with his last position as General Manager of Finance & Accounting Department. Returned to CCB Guizhou Branch until October 2014, his last position was General Manager of Investment Banking Department.

In October 2014, he was appointed as Director of CCB Guiyang Jingrui Branch and then in November 2014 was appointed as President Director at CCB Guiyang Jingrui Branch, in this matter responsible for comprehensive management of CCB Guiyang Jingrui Branch, including business development, internal risk control, and others.

Trainings attended in 2025, among others:

1. Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero
2. Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia
3. Risk Management Refreshment Certification Level 7 on 17 June 2025 by Trinita Solusi Kreatifindo

As a Director, he oversees Transaction Banking Division, China Desk 1 Division, Corporate Banking 2 Division, and Treasury & Financial Institution Division.

Notes:

Currently, he also temporarily oversees Asset Liability Management Division.

As a member of the Board of Directors, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-4/D.03/2019 dated 4 January 2019.



Setiawati Samahita

Director of Commercial & Retail Banking

Served from 30 November 2016 until 24 April 2025

Indonesian citizen, born in Pekanbaru in 1961. She obtained her Bachelor of Agricultural Technology from the Faculty of Agricultural Technology majoring in Food Science and Nutrition with a predicate of Very Satisfactory from Bogor Agricultural University in 1984 and her Master's degree in Management from PPM School of Management Jakarta in 2007 with a predicate of Cum Laude.

Appointed as Director of the Company since June 2010 and continued after the merger of Bank Windu and Bank Anda as of 30 November 2016 based on the approval from the Financial Services Authority No. SR-104/PB.12/2016.

Began her career at PT Sanmaru Food Manufacturing (PT Indofood S.M) as Assistant Manager of Snack Food Research & Development from March 1985 until March 1986. Then in April 1986 at FEBC Manila Jakarta (YASKI) Radio as Head of Recording Studio until December 1988. Began her banking career at Bank Bali in June 1990 as Development Program Officer until December 1990. Subsequently she held various positions as Account Officer from December 1990 until February 1995, as Team Leader of Commercial Loan Bogor from March 1995 until October 1995. Promoted as General Manager at PT Bank Bali Bogor from November 1995 until December 1995. At the same time, she served as Commissioner at BPR Bali Dayaupaya Mandiri from July 1995 until May 1998. Then as Chief General Manager from January 1996 until May 2000, and since June 2000 was promoted as General Manager Forex Trading Business until August 2000. Next, she served at PT Bank Lippo as Deputy Regional Head from September 2000 until February 2001. She served at PT Bank OCBC NISP as Head of Bogor Branch from March 2001 until January 2005. Continued as Branch Department Head of Reg.2 from February 2005 until June 2006 and was promoted as Region Head of Reg. 5 from July 2006 until January 2009. In January 2009, she served as Senior Corporate Executive concurrent as Region Head of Sumatra until November 2009.

As a Director, she oversees Commercial Division, Small & Medium Enterprise (SME) Division, Consumer Assets Division, Liabilities & Branch Network Division and Regions /Branches.

As a member of the Board of Directors, she has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-103/D.03/2016 dated 30 November 2016.

**Suryati Budiyo****Director of Commercial & Retail Banking**

Appointed and effective at the EGMS on 23 December 2025

Indonesian citizen, born in Kisaran, North Sumatera in September 1964. She earned a Bachelor of Arts from California State University in 1991 and Master of Business Administration from National University California in 1993.

Appointed as Director of the Company since 23 December 2025.

She began her career in banking in 1994 at PT Bank UOB Indonesia as Branch Manager until May 2010, then was appointed Executive Director – Deputy Head of Commercial Banking at the same company from June 2010 to December 2016. Subsequently, she was appointed as Executive Director – Regional General Manager Jakarta at PT Bank UOB Indonesia from January 2017 until September 2025.

As a Director, she oversees Commercial Division, Small & Medium Enterprise (SME) Division, Consumer Assets Division, Liabilities & Branch Network Division and Regions/Branches.

As a member of the Board of Directors, she has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEPR-245/D.03/2025 dated 15 December 2025.



Junianto

Director of Operations

Indonesian citizen, born in Rembang in 1967. He obtained his Bachelor of Economics/ Management from Satya Wacana Christian University – Salatiga (UKSW) in 1991 and his Master's degree in Management (MM Executive) from Prasetya Mulya Graduate School – Jakarta in 2002.

Appointed as Director of the Company since August 2013 and continued after the merger of Bank Windu and Bank Anda as of 30 November 2016 based on the approval from the Financial Services Authority No. SR 104/PB.12/2016.

Began his career at PT Bank Universal, Tbk (now is PT Bank Permata, Tbk) from May 1992 until March 1993 as Trainee of Management Development Program (MDP). In April 1993, he was appointed as Account Officer of Semarang Branch until May 1995. From June 1995, he served as Team Leader of Corporate Banking Jakarta until December 1997. Then from January 1998 until December 1999, he became the Head Caretaker of Bandung Branch.

Then from January 2000, he served as Account Manager, Jakarta until March 2003. In April 2003, he became Team Leader – Parts, Tools & Machinery. From May 2003, he started his career at PT Bank NISP Tbk as Credit Risk Section Head Jakarta until December 2004. From January 2005 until September 2005, he served as Commercial Credit Development Head. Then from September 2005, he was appointed as Corporate Business Head Jakarta until January 2006. Continued as Marketing Coordinator of Jakarta V until February 2006. Then served as Marketing Department Head of Regional V Jakarta and Branch Head of Bekasi concurrent as Area Coordinator from February 2006 until January 2009. Continued as Distribution Head of Metro Surabaya (Emerging Business and Commercial Head) in January 2009 until June 2010. From July 2010, he worked at PT Bank Windu Kentjana International, Tbk as Regional Head of Jabodetabek until December 2010. Then he was appointed as Regional Head Sumatera, Bali, Pontianak & Jatabek in January 2011 until August 2013.

Trainings attended in 2025, among others:

1. Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero
2. Risk Management Refreshment Certification Level 7 on 13 March 2025 by IRPA
3. Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia
4. "The 9th Asia Pasific HR Forum: A Great HR Management System to Realize Business Sustainability" on 27-28 August 2025 by Intipesan Prawira
5. PRIMA Executive Gathering 2025 on 22-24 October 2025 by PT Rintis Sejahtera
6. "The Future of Payments: Innovate, Trusted, Global" on 21 November 2025 by ASPI

As a Director, he oversees Human Capital Division, Operation Development Division, Operation Division, Trade Operation Division, General Affair & Infrastructure Division and Credit Review Division.

Notes:

Currently, he also temporarily oversees Accounting & Tax Division.

As a member of the Board of Directors, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-109/D.03/2016 dated 30 November 2016.

**Agresius Robajanto Kadiaman****Director of Compliance**

Served from 6 February 2019 until 23 December 2025

Indonesian citizen, born in Jakarta in 1967, He obtained his Bachelor of Economics majoring in Economics & management from the University of Indonesia in 1991 and his Master's degree in Business Administration from Nanyang Technological University, Singapore in 2003.

Appointed as Director of the Company since 6 February 2019.

He began his career in banking at Citibank N.A. in April 1991 until April 1997, including as Financial Control Staff, Relationship Manager and lastly served as Assistant Vice President, Financial Institutions and Custody.

After that, he continued his career at PT Bank Danamon Tbk since May 1997 until November 1999 with last position as Head of Treasury and International Division.

Since November 1999 until July 2002, he worked at the Indonesian Bank Restructuring Agency in various key positions such as the Head of Bank Restructuring and Head of Risk Management and Compliance Division. In the period of November 1999 until November 2000, he was appointed as Member of the Management Team at PT Bank Bali Tbk in the framework of the bank restructuring and recapitalization process.

After completing his Master's degree at Nanyang Technological University, he restarted his career as an Advisor at PT Trans Pacific Petrochemical Indotama in September 2003 until February 2004. Then in February 2004, he was appointed as the Director of Finance at PT Tuban Petrochemical Industries until May 2004. In May 2004, he returned to PT Trans Pacific Petrochemical Indotama until August 2008 with last position as the Vice President Director and Chief Financial Officer.

He continued his career at PT Sampoerna Strategic in Micro Finance Business Unit in August 2008 as the Chief Financial Officer and Acting Chief Risk Officer until December 2011. In the period of January 2012 until April 2015, he was appointed as the Director of Finance at PT Bank Sahabat Sampoerna.

Subsequently became the Country Channel Partner at BIG APC Singapore in May 2015 until July 2016, and in almost the same period, he was appointed as the President Director of PT Karabha Digdaya in October 2015 until July 2016.

In July 2016, he was appointed as the Director of Finance at PT Sarana Multi Infrastruktur until July 2018. Meanwhile, in September 2016, he also became an Advisor to the Board of Directors at PT Karabha Digdaya until early February 2019.

In September 2018 until the beginning of February 2019, he also served as an Advisor to the Executive Management in Non-Government Budget Investment Financing (PINA), Ministry of National Development Planning.

Trainings attended in 2025, among others:

1. Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero
2. Risk Management Refreshment Certification Level 7 on 13 March 2025 by IRPA
3. Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia

4. "2025 Training Session for Compliance Officers of Overseas Institutions" on 26-30 May 2025 by CCB Corporation – Overseas Institutions Compliance Division, Internal Control and Compliance Department
5. Periodic Training I in 2025 by the Compliance Directorate on 21 June 2025 by CCB Indonesia in Jakarta
6. Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by National Cyber and Crypto Agency (BSSN)
7. "Training Course for Overseas Institution Risk Directors and Risk Managements Heads in 2025" on 22-26 September 2025 by CCB Corporation

As a Director, he oversees Legal Division, Compliance Division, Risk Management Division and Corporate Policy Guidelines & Procedures Division.

Notes:

Temporarily oversees Corporate Secretary & Communication and Customer Complaint Handling Unit (UP3N).

As a member of the Board of Directors, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEP-17/D.03/2019 dated 31 January 2019.

**Andreas Herman Basuki****Director of Compliance**

Appointed and effective at the EGMS on 23 December 2025

Indonesian citizen, born in Jakarta in November 1964. He earned a Bachelor of Economics degree from Trisakti University Jakarta in 1990 and a Bachelor of Information Management from Binus University (formerly STMIK Bina Nusantara) Jakarta in 1988.

Appointed as Director of the Company since 23 December 2025.

He began his career in the banking sector in 1990 at Mediabank (a Kompas Gramedia group company) until April 1994, holding the position of Assistant Manager in the Corporate Banking Division, primarily handling syndicated loans.

Then, from June to December 1994, he worked at Mitsubishi Corporation (Representative Office in Jakarta) in the Chemical Division, mainly dealing with imports and marketing.

In January 1995, he started working at Bank Windu Kentjana, where he held several positions, including Head of Credit Marketing Division, Head of the Director's Office, and concurrently served as Head of Risk Management and Compliance. Following the merger with PT Bank Multicor Tbk into PT Bank Windu Kentjana International Tbk ("Bank Windu"), he was appointed as Corporate Secretary in January 2008, primarily responsible for ensuring compliance with Capital Market and Indonesia Stock Exchange regulations, as well as managing effective communication between the Company and relevant authorities, investors, mass media, and the public.

He held the same position following the merger of Bank Windu with Bank Antar Daerah ("Bank Anda"), which resulted in the formation of PT Bank China Construction Bank Indonesia Tbk ("CCB Indonesia") from November 2016 to November 2024. Subsequently, he was appointed as Consultant of Corporate Secretary from November 2024 to December 2025.

In December 2013, he was also appointed as Chairman of the Supervisory Board of Bank Windu's Pension Fund until now, with the determination of fit and proper assessment approval through OJK Commissioner Board Decision No. KEP-1020/NB.1/2014.

Trainings attended in 2025, among others:

1. Training on "Risk Management Qualification Level 7" by the Indonesian Bankers Association-Banking Competency Center (IBI - BCC) on 6 March 2025 in Jakarta
2. Training on "Climate Risk Scenario Analysis & Stress Test for OJK 2025 Compliance" by Prospero Training Center on 11 – 12 March 2025 in Jakarta
3. Issuer Seminar 2025 "Navigating Global Dynamics: The Resilience of Indonesia's Economic and Financial Systems" by the Indonesian Central Securities Depository (KSEI) on 8 July 2025 in Jakarta

As a Director, he oversees Corporate Secretary & Communication, Legal Division, Compliance Division, Risk Management Division, AML CFT & CPF Unit, and Customer Complaint Handling Unit (UP3N).

As a member of the Board of Directors, he has adhered to all the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 (formerly Capital Market Authority Regulation IX.I.6), No. 27/POJK.03/2016, Circular Letter of Financial Services Authority No. 39/SEOJK.03/2016 and has obtained approval from the Financial Services Authority No. KEPR-244/D.03/2025 dated 15 December 2025.

— All members of the Company's Board of Directors do not have any financial, management, ownership, family relationship with other members of Board of Directors, Board of Commissioners and/or Controlling Shareholders or any relationship with the Company, which may affect their ability to act independently.

CORPORATE INFORMATION

COMMITTEES

TRAINING AND/OR COMPETENCY IMPROVEMENT OF AUDIT COMMITTEE

Name	Position	Training and/or Competency Improvement
Mohamad Hasan	Chairman	Can be viewed on the Board of Commissioners Profile page 244
Mohamad Hassan	Member	-
Oen Indra Widjaja	Member	Risk Management Level 4 Training on 17–18 July 2025 by Raharja Duta Solusindo;

TRAINING AND/OR COMPETENCY IMPROVEMENT OF REMUNERATION AND NOMINATION COMMITTEE

Name	Position	Training and/or Competency Improvement
Mohamad Hasan	Chairman	Can be viewed on the Board of Commissioners Profile page 244
Guo Meijun	Member	Can be viewed on the Board of Commissioners Profile page 243
Irwan Bonto	Member	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Core Banking NGS on 13 October 2025 by CCB Corporation - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

COMMITTEES SUPPORTING THE FUNCTIONS AND DUTIES OF THE BOARD OF COMMISSIONERS

1. Remuneration and Nomination Committee

Chairman	Mohamad Hasan
Employment History	Can be viewed on the Board of Commissioners Profile page 244
Legal Basis	Can be viewed on the Board of Commissioners Profile page 244
Term of Office *	2025 Fiscal year
Declaration of Independence	Can be viewed on Corporate Governance page 178 All members of the Remuneration and Nomination Committee are not members of the Board of Directors of CCB Indonesia or any other bank.
Competency Improvement	Can be viewed on the Board of Commissioners Profile page 244

Member	Guo Meijun
Employment History	Can be viewed on the Board of Commissioners Profile page 243
Legal Basis	Can be viewed on the Board of Commissioners Profile page 243
Term of Office *	2025 Fiscal year
Declaration of Independence	Can be viewed on Corporate Governance page 178 All members of the Remuneration and Nomination Committee are not members of the Board of Directors of CCB Indonesia or any other bank.
Competency Improvement	Can be viewed on the Board of Commissioners Profile page 243



Member	Irwan Ignatius Bonto
Employment History	Can be viewed on Corporate Governance page 177-178
Legal Basis	Can be viewed on Corporate Governance page 177-178
Term of Office *	2025 Fiscal year
Declaration of Independence	Can be viewed on Corporate Governance page 178 All members of the Remuneration and Nomination Committee are not members of the Board of Directors of CCB Indonesia or any other bank.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Core Banking NGS on 13 October 2025 by CCB Corporation - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

2. Audit Committee

Chairman	Mohamad Hasan
Employment History	Can be viewed on the Board of Commissioners Profile page 244
Legal Basis	Can be viewed on the Board of Commissioners Profile page 244
Term of Office *	2025 Fiscal year
Declaration of Independence	Can be viewed on Corporate Governance page 171 All members of the Audit Committee are not members of the Board of Directors of CCB Indonesia or any other bank.
Competency Improvement	Can be viewed on the Board of Commissioners Profile page 244

Member	Mohamad Hassan
Employment History	Can be viewed on Corporate Governance page 171
Legal Basis	Can be viewed on Corporate Governance page 171
Term of Office *	2025 Fiscal year
Declaration of Independence	Can be viewed on Corporate Governance page 171 All members of the Audit Committee are not members of the Board of Directors of CCB Indonesia or any other bank.
Competency Improvement	-

Member	Oen Indra Widjaja
Employment History	Can be viewed on Corporate Governance page 171
Legal Basis	Can be viewed on Corporate Governance page 171
Term of Office *	2025 Fiscal year
Declaration of Independence	Can be viewed on Corporate Governance page 171 All members of the Audit Committee are not members of the Board of Directors of CCB Indonesia or any other bank.
Competency Improvement	Risk Management Level 4 Training on 17-18 July 2025 by Raharja Duta Solusindo;

3. Risk Monitoring Committee

Chairman	Yudo Sutanto, Nyoo
Employment History	Can be viewed on the Board of Commissioners Profile page 245
Legal Basis	Can be viewed on the Board of Commissioners Profile page 245
Term of Office *	2025 Fiscal year
Declaration of Independence	Can be viewed on Corporate Governance page 175 All members of the Risk Monitoring Committee are not members of the Board of Directors of CCB Indonesia or any other bank.
Competency Improvement	Can be viewed on the Board of Commissioners Profile page 245



CORPORATE INFORMATION

COMMITTEES

Member	Mulyadi
Employment History	Can be viewed on Corporate Governance page 175
Legal Basis	Can be viewed on Corporate Governance page 175
Term of Office *	2025 Fiscal year
Declaration of Independence	Can be viewed on Corporate Governance page 175 All members of the Risk Monitoring Committee are not members of the Board of Directors of CCB Indonesia or any other bank.
Competency Improvement	-

Member	Oen Indra Widjaja
Employment History	Can be viewed on Corporate Governance page 175
Legal Basis	Can be viewed on Corporate Governance page 175
Term of Office *	2025 Fiscal year
Declaration of Independence	Can be viewed on Corporate Governance page 175 All members of the Risk Monitoring Committee are not members of the Board of Directors of CCB Indonesia or any other bank.
Competency Improvement	Risk Management Level 4 Training on 17-18 July 2025 by Raharja Duta Solusindo;

COMMITTEES SUPPORTING THE FUNCTIONS AND DUTIES OF THE BOARD OF DIRECTORS

1. Human Capital Committee

Chairman	Junianto
Employment History	Can be viewed on the Board of Directors Profile page 250
Legal Basis	Board of Directors Decree Number 019/SK-DIR/KP-JKT/II/2025 concerning Human Capital Committee
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 250

Member	Jiang Yongdong
Employment History	Can be viewed on the Board of Directors Profile page 246
Legal Basis	Board of Directors Decree Number 019/SK-DIR/KP-JKT/II/2025 concerning Human Capital Committee
Term of Office *	From the date of appointment on 7 May 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 246

Member	Zhu Yong
Employment History	Can be viewed on the Board of Directors Profile page 247
Legal Basis	Board of Directors Decree Number 019/SK-DIR/KP-JKT/II/2025 concerning Human Capital Committee
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 247

Member	Suryati Budiyanto
Employment History	Can be viewed on the Board of Directors Profile page 249
Legal Basis	Board of Directors Decree Number 019/SK-DIR/KP-JKT/II/2025 concerning Human Capital Committee
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 249



Member	Andreas Basuki
Employment History	Can be viewed on the Board of Directors Profile page 253
Legal Basis	Board of Directors Decree Number 019/SK-DIR/KP-JKT/II/2025 concerning Human Capital Committee
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 253

Member	Irwan Ignatius Bonto
Employment History	Can be viewed on Corporate Governance page 178
Legal Basis	Board of Directors Decree Number 019/SK-DIR/KP-JKT/II/2025 concerning Human Capital Committee
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Core Banking NGS on 13 October 2025 by CCB Corporation - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

2. Risk Management Committee

Chairman	Andreas Basuki
Employment History	Can be viewed on the Board of Directors Profile page 253
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 253

Member	Jiang Yongdong
Employment History	Can be viewed on the Board of Directors Profile page 246
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	From the date of appointment on 7 May 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 246

Member	Zhu Yong
Employment History	Can be viewed on the Board of Directors Profile page 247
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 247

Member	Junianto
Employment History	Can be viewed on the Board of Directors Profile page 250
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 250

CORPORATE INFORMATION

COMMITTEES

Member	Suryati Budiyanto
Employment History	Can be viewed on the Board of Directors Profile page 249
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 249

Member	Suandi Sitorus
Employment History	Serving as Risk Management Division Head since 03 June 2013
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - IRRBB Model Validation and Training, Market and Liquidity Risk Stress Testing on 4-5 March 2025 by Risk Management Guard - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Compliance Directorate Periodic Training I on 21 June 2025 by CCB Indonesia - Compliance Directorate - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - ICoFR Socialization on 16 July 2025 by CCB Indonesia - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Member	Rita Fitria
Employment History	Serving as Internal Audit Division Head since 22 May 2023
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- IRRBB Model Validation and Training, Market and Liquidity Risk Stress Testing on 4-5 March 2025 by Risk Management Guard - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - ICoFR Socialization on 16 July 2025 by CCB Indonesia - Training Workshop for Prospective Banking Assessors on 23-27 July 2025 by LSPP - Unleash The Power of AI in Internal Audit on 24 September 2025 by CCB Corporation - Risk Management Level 6 Certification Refreshment on 10 November 2025 by LSPP - Public ICoFR Socialization on 17 November 2025 by RSM

Member	Victorius Hananto
Employment History	Serving as Compliance Division Head since 22 December 2025
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	From the date of appointment on 22 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Core Banking NGS on 13 October 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

**3. Asset and Liabilities Committee (ALCO)**

Chairman	Jiang Yongdong
Employment History	Can be viewed on the Board of Directors Profile page 246
Legal Basis	ALCO Committee Procedure Guidelines Number 242/PEDO–CCBI/ALCO/IX/2013 Rev.05.
Term of Office *	From the date of appointment on 7 May 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 246
Member	Zhu Yong
Employment History	Can be viewed on the Board of Directors Profile page 247
Legal Basis	ALCO Committee Procedure Guidelines Number 242/PEDO–CCBI/ALCO/IX/2013 Rev.05.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 247
Member	Junianto
Employment History	Can be viewed on the Board of Directors Profile page 250
Legal Basis	ALCO Committee Procedure Guidelines Number 242/PEDO–CCBI/ALCO/IX/2013 Rev.05.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 250
Member	Suryati Budiyanto
Employment History	Can be viewed on the Board of Directors Profile page 249
Legal Basis	ALCO Committee Procedure Guidelines Number 242/PEDO–CCBI/ALCO/IX/2013 Rev.05.
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 249
Member	Andreas Basuki
Employment History	Can be viewed on the Board of Directors Profile page 253
Legal Basis	ALCO Committee Procedure Guidelines Number 242/PEDO–CCBI/ALCO/IX/2013 Rev.05.
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 253
Member	Suandi Sitorus
Employment History	Serving as Risk Management Division Head since 03 June 2013
Legal Basis	ALCO Committee Procedure Guidelines Number 242/PEDO–CCBI/ALCO/IX/2013 Rev.05.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - IRRBB Model Validation and Training, Market and Liquidity Risk Stress Testing on 4-5 March 2025 by Risk Management Guard - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Compliance Directorate Periodic Training I on 21 June 2025 by CCB Indonesia - Compliance Directorate - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - ICoFR Socialization on 16 July 2025 by CCB Indonesia - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by BSSN - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

CORPORATE INFORMATION

COMMITTEES

Member	Liu Yao
Employment History	Serving as Asset Liability Management Division Head since 01 August 2025
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	Since taking office in August 2025 until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Recertification by BSMR on 20 February 2024 in Jakarta - Risk Management Level 4 Certification Training in English on 26-27 August 2025 by Efektif Pro - Socialization of the "Global Minimum Tax" Regulation on 19 December 2025 by Deloitte

Member	Suriyanto Chang
Employment History	Serving as Treasury Division Head since 08 April 2019
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Refreshment of Level 6 Public Treasury Advance Certificate on 17 January 2025 by ACI FMA - Risk Management Level 6 Certification Refreshment Batch 2 on 4 February 2025 by Triniti Solusi Kreatifindo - IRRBB Model Validation and Training, Market and Liquidity Risk Stress Testing on 4-5 March 2025 by Risk Management Guard - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta

Member	Jusry Hausjah
Employment History	Serving as Credit Review Division Head since 21 May 2018
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Member	R Adhi Susatyo
Employment History	Serving as Transaction Banking Division Head since 17 April 2017
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by BSSN - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant



Member	Dennis Pratama
Employment History	Serving as Corporate Banking 2 Division Head since 16 August 2021
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Recertification by BSMR on 20 February 2024 in Jakarta. - Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Core Banking NGS on 13-15 October 2025 by CCB Corporation

Member	Jing Ting
Employment History	Serving as China Desk 1 Division Head since 13 June 2022
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Recertification by BSMR on 20 February 2024 in Jakarta. - Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Core Banking NGS on 13-15 October 2025 by CCB Corporation

Member	Djunaedi Hidayat
Employment History	Serving as Commercial Banking Division Head since 21 May 2019
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - NGS Online Training on 13-28 May 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Core Banking NGS on 13-17 October 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Member	Lukman Ferdian N
Employment History	Serving as Consumer Banking (concurrently) and SME Division Head since 01 November 2025
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - NGS Online Training on 13-28 May 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Core Banking NGS on 13-15 October 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant



CORPORATE INFORMATION

COMMITTEES

Member	Dian Anggraeni
Employment History	Serving as Liabilities & Branch Network Division Head since 22 February 2019
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - IRRBB Model Validation and Training, Market and Liquidity Risk Stress Testing on 4-5 March 2025 by Risk Management Guard - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Business Continuity Management System (BCMS) Workshop on 21-22 April 2025 by PT. Business Continuity Management Education and Training Center - NGS Online Training on 13-28 May 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by BSSN - Core Banking NGS on 15-17 October 2025 by CCB Corporation - NGS Trainer Training in Shanghai on 10-21 November 2025 by CCB Corporation - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Member	Syahrudin Yulis
Employment History	Serving as Accounting & Tax Division Head since 20 August 2020
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - IRRBB Model Validation and Training, Market and Liquidity Risk Stress Testing on 4-5 March 2025 by Risk Management Guard - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - NGS Online Training on 13-28 May 2025 by CCB Corporation - ICoFR Socialization on 16 July 2025 by CCB Indonesia - PAMS System Session 2 on 14 October 2025 by CCB Indonesia - PAMS System Session 3 on 11 November 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT Defender Nusa Semesta - Socialization of the "Global Minimum Tax" Regulation on 19 December 2025 by Deloitte

Member	Agus Setiawan
Employment History	Serving as Jakarta I Regional Head (Regional Representative) since 02 January 2017
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Compliance Directorate Periodic Training II on 6 December 2025 by CCB Indonesia - Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Risk Management Level 7 Certification Training Batch 2 on 23 April 2025 by IBI-BCC - Risk Management Level 7 Certification Additional Training on 5 May 2025 by IBI-BCC - LSPP Public Risk Management Level 7 Certification Test on 8 May 2025 by LSPP - Compliance Directorate Periodic Training I on 21 June 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta

**4. Credit Policy Committee**

Chairman	Jiang Yongdong
Employment History	Can be viewed on the Board of Directors Profile page 246
Legal Basis	Credit Policy Committee Procedure Guidelines Number 251/PEDO–CCBI/KOKP/IV/2024 Rev.04.
Term of Office *	From the date of appointment on 7 May 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 246
Member	Zhu Yong
Employment History	Can be viewed on the Board of Directors Profile page 247
Legal Basis	Credit Policy Committee Procedure Guidelines Number 251/PEDO–CCBI/KOKP/IV/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 247
Member	Junianto
Employment History	Can be viewed on the Board of Directors Profile page 250
Legal Basis	Credit Policy Committee Procedure Guidelines Number 251/PEDO–CCBI/KOKP/IV/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 250
Member	Suryati Budiyo
Employment History	Can be viewed on the Board of Directors Profile page 249
Legal Basis	Credit Policy Committee Procedure Guidelines Number 251/PEDO–CCBI/KOKP/IV/2024 Rev.04.
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 249
Member	Andreas Basuki
Employment History	Can be viewed on the Board of Directors Profile page 253
Legal Basis	Credit Policy Committee Procedure Guidelines Number 251/PEDO–CCBI/KOKP/IV/2024 Rev.04.
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 253
Member	Suandi Sitorus
Employment History	Serving as Risk Management Division Head since 03 June 2013
Legal Basis	Credit Policy Committee Procedure Guidelines Number 251/PEDO–CCBI/KOKP/IV/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - IRRBB Model Validation and Training, Market and Liquidity Risk Stress Testing on 4-5 March 2025 by Risk Management Guard - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Compliance Directorate Periodic Training I on 21 June 2025 by CCB Indonesia - Compliance Directorate - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - ICoFR Socialization on 16 July 2025 by CCB Indonesia - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by BSSN - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

CORPORATE INFORMATION

COMMITTEES

Member	Jusry Hausjah
Employment History	Serving as Credit Review Division Head since 21 May 2018
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Member	R Adhi Susatyo
Employment History	Serving as Transaction Banking Division Head since 17 April 2017
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by BSSN - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Member	Dennis Pratama
Employment History	Serving as Corporate Banking 2 Division Head since 16 August 2021
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Recertification by BSMR on 20 February 2024 in Jakarta. - Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Core Banking NGS on 13-15 October 2025 by CCB Corporation

Member	Jing Ting
Employment History	Serving as China Desk 1 Division Head since 13 June 2022
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Recertification by BSMR on 20 February 2024 in Jakarta. - Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Core Banking NGS on 13-15 October 2025 by CCB Corporation



Member	Djunaedi Hidayat
Employment History	Serving as Commercial Banking Division Head since 21 May 2019
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - NGS Online Training on 13-28 May 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Core Banking NGS on 13-17 October 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Member	Lukman Ferdian N
Employment History	Serving as Consumer Banking (concurrently) and SME Division Head since 01 November 2025
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - NGS Online Training on 13-28 May 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Core Banking NGS on 13-15 October 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Member	Eko Wahyu S
Employment History	Serving as Credit Operation Division Head since 02 January 2019
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO–CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - NGS Implementation Training in Shanghai 2025 on 13-27 May 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Core Banking NGS on October 13–16, 2025 by CCB Corporation - NGS Trainer Training in Shanghai on 10-21 November 2025 by CCB Corporation - PAMS System Session 4 on 27 November 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

CORPORATE INFORMATION

COMMITTEES

Member	Victorius Hananto
Employment History	Serving as Compliance Division Head since 22 December 2025
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO-CCBI/KOMR/III/2024 Rev.04.
Term of Office *	Since taking office on 22 December 2025 until the end of the 2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Core Banking NGS on 13 October 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT. Defender Nusa Semesta - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant

Member	Rita Fitria
Employment History	Serving as Internal Audit Division Head since 22 May 2023
Legal Basis	Risk Management Committee Procedure Guidelines Number 240/PEDO-CCBI/KOMR/III/2024 Rev.04.
Term of Office *	2019 – 2024
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- IRRBB Model Validation and Training, Market and Liquidity Risk Stress Testing on 4-5 March 2025 by Risk Management Guard - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - ICoFR Socialization on 16 July 2025 by CCB Indonesia - Training Workshop for Prospective Banking Assessors on 23-27 July 2025 by LSPP - Unleash The Power of AI in Internal Audit on 24 September 2025 by CCB Corporation - Risk Management Level 6 Certification Refreshment on 10 November 2025 by LSPP - Public ICoFR Socialization on 17 November 2025 by RSM

5. Information Technology Steering Committee

Chairman	Jiang Yongdong
Employment History	Can be viewed on the Board of Directors Profile page 246
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	From the date of appointment on 7 May 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 246

Member	Zhu Yong
Employment History	Can be viewed on the Board of Directors Profile page 247
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 247

Member	Junianto
Employment History	Can be viewed on the Board of Directors Profile page 250
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 250



Member	Suryati Budiyanto
Employment History	Can be viewed on the Board of Directors Profile page 249
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 249

Member	Andreas Basuki
Employment History	Can be viewed on the Board of Directors Profile page 253
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 253

Member	Then Andy Tjayady
Employment History	Serving as IT Operation Management Division Head since 06 January 2023
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - NGS Implementation Training in Shanghai 2025 on 13-27 May 2025 by CCB Corporation - NGS Training Jakarta from June to October 19, 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT Defender Nusa Semesta - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by BSSN - NGS Data Lake and Data Line on 8-19 September 2025 by CCB Corporation - Unleash The Power of AI in Internal Audit on 24 September 2025 by CCB Corporation - Core Banking NGS on October 16, 2025 by CCB Corporation - NGS Training Jakarta Batch 2 on 2 November – 15 February 2025 by CCB Corporation - NGS Trainer Training in Shanghai on 10-21 November 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Defense Batch 2 on 28 November 2025 by PT Defender Nusa Semesta

Member	Huang Yi
Employment History	Serving as IT Development Management Division Head since 15 July 2024
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Risk Management Level 4 Certification on 15 June 2025 by LSPP - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by BSSN - 2025 Security Development and Technology Training Course on 16-19 September 2025 by CCB Corporation

Member	Hu Qiufeng
Employment History	Serving as Digital Banking Division Head since 04 December 2023
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Risk Management Level 5 Certification Training on 2-5 May 2025 by Maisa Edukasi - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by BSSN - 2025 Credit Risk Management Capability Enhancement Training on 16-19 September 2025 by CCB Corporation - Core Banking NGS on 15-16 October 2025 by CCB Corporation

CORPORATE INFORMATION

COMMITTEES

Member	Andana Eka A
Employment History	Serving as Operation Division Head since 11 September 2017
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Recertification by BSMR on 20 February 2024 in Jakarta. - Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - NGS Implementation Training in Shanghai 2025 on 13-27 May 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - Maintenance of Payment System Competency and Rupiah Money Management SK-SP Level 6 Sub-field of Fund Transfer Management on 25 July 2025 by IBI-BCC - Security Awareness Training: Challenges and Strengthening Cybersecurity in the Financial Sector on 26 August 2025 by BSSN - Core Banking NGS on 13-14 October 2025 by CCB Corporation - SOP Refreshment for Office Security Equipment on 26 November 2025 by CCB Indonesia - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant
Member	Suandi Sitorus
Employment History	Serving as Risk Management Division Head since 03 June 2013
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - IRRBB Model Validation and Training, Market and Liquidity Risk Stress Testing on 4-5 March 2025 by Risk Management Guard - Climate Risk Management and Scenario Analysis (CMRS) on 11-12 March 2025 by Prospero - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - Compliance Directorate Periodic Training I on 21 June 2025 by CCB Indonesia - Compliance Directorate - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - ICoFR Socialization on 16 July 2025 by CCB Indonesia - Ceremony and Awareness Training on 26 August 2025 by BSSN - Implementation of CRMS and Regulatory Expectations for the Indonesian Banking Industry on 22 December 2025 by Senang Eco Services Consultant
Member	Toni Batubara
Employment History	Serving as Operation Development Division Head since 13 June 2013
Legal Basis	Information Technology Steering Committee Procedure Guidelines Number 241/PEDO-CCBI/KPTI/II/2024 Rev.04.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	- Risk Management Level 6 Certification Refreshment Batch 1 on 17 January 2025 by BSL - Cybersecurity Refreshment 2025 on 19 March 2025 by CCB Indonesia - NGS Implementation Training in Shanghai 2025 on 13-27 May 2025 by CCB Corporation - Awareness Socialization Regarding User Cyber Hygiene: Minimizing the Potential for Cyber Security Attack Surface Batch 1 on 11 July 2025 by PT. Defender Nusa Semesta - BCP simulation on 14-15 August 2025 by CCB Indonesia - Core Banking NGS on 13-17 October 2025 by CCB Corporation - NGS Trainer Training in Shanghai on 10-21 November 2025 by CCB Corporation

**6. Credit Committee**

Chairman	Junianto
Employment History	Can be viewed on the Board of Directors Profile page 250
Legal Basis	Credit Committee Procedure Guidelines Number 243/PEDO-CCBI/KKRD/IV/2024 Rev.05.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 250
Member	Jiang Yongdong
Employment History	Can be viewed on the Board of Directors Profile page 246
Legal Basis	Credit Committee Procedure Guidelines Number 243/PEDO-CCBI/KKRD/IV/2024 Rev.05.
Term of Office *	From the date of appointment on 7 May 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 246
Member	Zhu Yong
Employment History	Can be viewed on the Board of Directors Profile page 247
Legal Basis	Credit Committee Procedure Guidelines Number 243/PEDO-CCBI/KKRD/IV/2024 Rev.05.
Term of Office *	2025 Fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 247
Member	Suryati Budiyanto
Employment History	Can be viewed on the Board of Directors Profile page 249
Legal Basis	Credit Committee Procedure Guidelines Number 243/PEDO-CCBI/KKRD/IV/2024 Rev.05.
Term of Office *	From the date of appointment on 23 December 2025, until the end of the 2025 fiscal year
Declaration of Independence	Independence of members in accordance with Financial Services Authority regulations.
Competency Improvement	Can be viewed on the Board of Directors Profile page 249

Note :

* Term of office in the table above are until the 2025 Annual Report period.

CORPORATE INFORMATION

EXECUTIVE OFFICERS



No	Name	Citizen	Last Position	Place and Date of Birth	Join Date	Education	Major	University	
1	Thomas Widianto	WNI	Corporate Secretary	Yogyakarta	07 Aug 1971	18 Mar 2010	Bachelor	Economy	Atma Jaya University Jogya
2	Irwana Ignatius Bonto	WNI	Kepala Divisi Human Capital	Makassar	19 Aug 1965	03 Jun 2013	Bachelor	Law	Hasanuddin University
3	Irarto Purwasidarma	WNI	Legal Division Head	Surabaya	16 Jan 1976	07 Jun 2018	Master	Notary	Gadjah Mada University
4	Djunaedi Hidayat	WNI	Kepala Divisi Commercial	Karawang	26 Sep 1970	18 Jan 2010	Master	Management Keuangan	Tarumanegara University
5	Suriyanto Chang	WNI	Kepala Divisi Treasury & Financial Institution	Medan	20 May 1968	08 Aug 2016	Bachelor	Economy	University Tarumanegara
6	R. Adhi Susatyo	WNI	Transaction Banking Division Head	Bandung	09 Dec 1970	17 Apr 2017	Master	Business Administration	Strayer University - Washington D.C
7	Dennis Pratama Setiawan	WNI	Corporate Banking 2 Division Head	Jakarta	02 Sep 1989	25 Aug 2016	Bachelor	Economy	University Jiangnan, China
8	Jusry Sandhi Hausjah	WNI	Kepala Divisi Credit Review	Jakarta	15 Jun 1969	01 Dec 2016	Bachelor	Management	Trisakti University
9	Sui Seng	WNI	Regional Head Sumatera, Kalimantan dan Sulawesi	Tanjungbatu	04 Mar 1971	03 Jan 2011	Bachelor	Management	STIE Batam
10	Agus Setiawan Tjahjadi	WNI	Regional Head Jakarta I	Jakarta	24 Aug 1970	03 May 2010	Bachelor	Accountant	University Persada Indonesia "Yai", Jakarta
11	Ka Tjing	WNI	Regional Head Jakarta III & Karawang	Kp. Riau	26 Sep 1965	02 Jan 2008	Bachelor	Accountant	STIE YKP Yogyakarta
12	Herman Indra	WNI	Regional Head Tangerang & Sumatera	Palembang	24 Feb 1983	07 Mar 2016	Bachelor	Information Engineering	University Bina Nusantara-Jakarta
13	Christiana Hidayati W	WNI	Regional Head Jawa Tengah & Yogyakarta merangkap Regional Head Jawa Timur, Bali dan Nusa Tenggara	Surakarta	27 Dec 1969	28 Jan 2019	Master	Management	University Gajah Mada, Yogyakarta
14	Andana Eka Artjana	WNI	Kepala Divisi Operasional	Surabaya	30 Mar 1967	11 Aug 2008	Bachelor	Economy	Universitas Pembangunan Nasional "Veteran"
15	Toni Azliyanto Batubara	WNI	Kepala Divisi Operation Development	Jakarta	19 May 1973	09 Aug 2010	Bachelor	Management	Universitas Pembangunan Nasional "Veteran"
16	Syahrudin Yulis	WNI	Kepala Divisi Accounting & Tax	Jambi	17 Oct 1973	20 Oct 2020	Bachelor	Accountant	STIE Malangkucecwara
17	Liu Yao	China	Kepala Divisi Management Asset	Chongqing	26 Nov 1993	01 Aug 2025	Bachelor	International Currency & International Finance	Central University Of Finance & Economics
18	Then Andy Tjayady	WNI	IT Operation Management merangkap Pjs. Kepala Divisi Strategic Transformation	Jakarta	27 Apr 1979	06 Jan 2023	Master	Computer Science	University Bunda Mulia
19	Hu Qiufeng	China	Kepala Divisi Digital Banking	Hunan	20 Dec 1997	04 Dec 2023	Bachelor	Indonesian Art	Guangdong University
20	Huang Yi	China	Kepala Divisi IT Development Management	Hanchuan, Hubei	25 Feb 1993	14 Jul 2024	Master	Integrated Circuit Engineering	Huazhong University Of Science And Technology
21	Jing Ting	China	Kepala Divisi Pemasaran China Desk 1	Chongqing	19 Sep 1986	13 Jun 2022	Master	Finance	Sichuan University
22	Suandi Sitorus	WNI	Kepala Divisi Management Risiko	Tapanuli	30 Nov 1979	01 Aug 2010	Master	Economy	University Atmajaya
23	Rita Fitria	WNI	Internal Audit Division Head	Bireuen	05 Jul 1978	22 May 2023	Master	Business Advanced (International Business)	Queensland University Of Technology
24	Victorius Hananto	WNI	Compliance Division Head	Wonogiri	03 Jun 1975	16 Sep 2013	Bachelor	Forest Management	University Gajah Mada, Yogyakarta
25	Noviyanto Halim	WNI	Kepala Divisi Special Asset Management	Teluk Betung	24 Nov 1972	01 Jul 2003	Bachelor	Economy - Management	Ukrida
26	Lilis Tanuwijaya	WNI	Regional Head Jakarta II	Pontianak	30 Jun 1966	16 Jan 2006	Bachelor	Accountant	University Tanjung Pura
27	Liauw Tarsisius Fredy	WNI	Regional Head Jawa Barat	Yogyakarta	21 May 1969	02 Jun 2021	Bachelor	Management	University Atmajaya Yogyakarta
28	Rio Hardanto	WNI	Kepala Divisi General Affair & Infrastruktur	Jakarta	18 May 1975	24 Jul 2017	Bachelor	Politic	University Indonesia, Jakarta
29	Iwan Apw Yuliani	WNI	Kepala Divisi Trade Operation	Palembang	23 Jul 1965	21 May 2007	Bachelor	Economy - Management	Universitas Pancasila
30	Eko Wahyu Suprihatino	WNI	Kepala Divisi Credit Operation	Jakarta	22 Feb 1972	10 Feb 2010	Bachelor	Management	STIE Perbanas



CORPORATE INFORMATION

EXECUTIVE OFFICERS



No	Name	Citizen	Last Position	Place and Date of Birth	Join Date	Education	Major	University	
31	Ari Landjang	WNI	Unit Pelayanan dan Penyelesaian Pengaduan Nasabah (UP3N) Unit Head	Tanjung	05 Nov 1968	05 Jan 2011	Bachelor	Oil Engineeering	Universitas Pembangunan Nasional Veteran Jogja
32	Dian Anggraeni	WNI	Liabilities & Branch Network Division Head	Jakarta	05 Jun 1980	28 Jul 2016	Bachelor	Math And Natural Sciences	Universitas Indonesia
33	Vidya Maman Timbowo	WNI	AML,CFT, and CFT Unit Head	Donggala	10 May 1981	29 Nov 2019	Bachelor	Law	University Sam Ratulangi
34	Lukman Ferdian Nugraha	WNI	Kepala Divisi Small & Medium Enterprise (SME) merangkap Pjs. Kepala Divisi Consumer Asset	Bogor	06 Feb 1987	11 Apr 2016	Bachelor	Information and Library Science	University Padjajaran, Bandung
35	Teguh Prihatno	WNI	Anti Fraud Unit Head	Jakarta	06 Jun 1972	05 Jan 2015	Diploma	Computer Engineeering	University Gunadarma - Depok
36	Resdy	WNI	Branch Manager of Bogor - Pajajaran	Bogor	02 Jan 1986	04 Oct 2023	Bachelor	Management	University Tarumanegara
37	Tenny Rusmarwati	WNI	Branch Manager of Bandung - Abdurachman Saleh	Bandung	08 Jul 1970	02 Jan 2015	High School	Social Studies	SMA Swasta Trinitas, Bandung
38	Yuliana Pujiastuti Irianti	WNI	Branch Manager of Solo - Slamet Riyadi	Klaten	23 Jul 1977	27 Dec 2016	Bachelor	Math And Natural Sciences	University Sebelas Maret, Surakarta
39	Ronald Kurniawan	WNI	Branch Manager of Semarang - Pemuda	Semarang	26 Sep 1991	20 Feb 2023	Bachelor	Economy - Management	University Katolik Soegijapranata
40	Susy Evy	WNI	Branch Manager of Tanjung Pinang - Katamso	Tanjung Pinang	24 May 1989	16 Jun 2016	Bachelor	Computer Science	University Bina Nusantara- Jakarta
41	Andyka Felani	WNI	Branch Manager of Pontianak - Ahmad Yani	Pontianak	20 Aug 1988	15 Sep 2014	Bachelor	Finance	STIE Widya Dharma- Pontianak
42	Indra Wijaya	WNI	Branch Manager of Batam - Nagoya	Sungailiat	19 Apr 1988	03 Mar 2014	Bachelor	Information System	University Bina Nusantara- Jakarta
43	Erwan Chandra	WNI	Branch Manager of Palembang - Kebumen	Palembang	27 Apr 1984	10 Oct 2022	Bachelor	Computer Science	STMIK MDP Palembang
44	Mikael Gutomo	WNI	Branch Manager of Jakarta - Sahid Sudirman Centre	Balikpapan	11 Dec 1985	09 May 2011	Bachelor	Socio-Political	University Atmajaya, Yogyakarta
45	Budi Hermawan	WNI	Branch Manager of Yogyakarta - Diponegoro	Yogyakarta	04 Jan 1972	01 Jun 2011	Bachelor	Economy	Universitas Atmajaya
46	Andry Asali	WNI	Branch Manager of Pekanbaru - Jend. Sudirman	Pekanbaru	28 Aug 1976	01 Mar 2011	Master	Management	Universitas Atma Jaya
47	Arie Pratama Salim	WNI	Branch Manager of Lampung - Sudirman	Kotabumi	03 Jan 1987	09 Mar 2020	Bachelor	Information System	University Bina Nusantara- Jakarta
48	Eric Gandiwijaya	WNI	Branch Manager of Sukabumi - A. Yani	Sukabumi	15 Jan 1981	17 Sep 2012	Bachelor	Economy	University Christian Maranatha
49	David Yoesoef	WNI	Branch Manager of Makassar	Makassar	06 Aug 1970	14 Nov 2014	Bachelor	Management Finance	STIE Makassar
50	Fendy Angriawan	WNI	Branch Manager of Pangkal Pinang	Pangkal Pinang	19 Mar 1989	03 Feb 2025	Bachelor	Management	STIE Trisakti
51	Riky Hariawan Saputro	WNI	Branch Manager of Bali - Sunset Road	Denpasar	30 Jun 1993	15 Sep 2014	Bachelor	Economy	University Pendidikan Nasional, Denpasar
52	Linawati	WNI	Branch Manager of Malang - Basuki Rahmat	Pasuruan	29 May 1987	27 Jun 2022	Bachelor	Economy - Management	University Tritunggal
53	Henny	WNI	Branch Manager of Mataram - Pejanggalik	Mataram	09 Aug 1982	02 Jan 2024	Diploma	Management Informatika	STMIK Bumigora
54	Antonius Andrianto	WNI	Branch Manager of Surabaya - Pucang Anom	Jember	12 Apr 1972	01 Aug 2022	Bachelor	Economy - Accountant	University Katolik Widya Mandala, Surabaya
55	Sudjaja Suhanta	WNI	Branch Manager of Karawang	Karawang	01 May 1966	01 Oct 2018	Diploma	Economy	STIE Swadaya - Jakarta

PRODUCT, SERVICES, AND RATE INFORMATION

Saving Products

1. Savings Account

- CCB Indonesia Saving
- CCB Indonesia Saving Plus
- CCB Indonesia Community Saving
- CCB Indonesia Business Saving IDR
- CCB Indonesia Foreign Business Saving (USD, SGD, CNY)
- CCB Indonesia SmartPlan Regular
- CCB Indonesia SmartPlan Special Gift
- CCB Indonesia Payroll Saving
- Student Saving (SimPel)
- CCB Indonesia Time Deposit (IDR, USD, SGD, CNY)
- CCB Indonesia Current Account (IDR, EUR, JPY, SGD, USD, CNY, AUD, HKD)
- CCB Indonesia Business Saving for Natural Resources Export Earnings (DHE-SDA)

2. Bancassurance

- Inheritance Insurance
- SmartPension Insurance
- Carlink Pro Ultimate
- SiJi Smart Kid
- Siji Proteksi Pasti
- Avrist Perlindungan Maxima Insurance

Loan Products

1. Working Capital Loan

Direct Loan:

- Overdraft Loan
- Fixed Loan (FL)
- Demand Loan (DL)
- Installment Loan (IL)
- Export Loan

2. Investment Loan

3. Consumer Loan

- Mortgage Loan (Housing Loan / Shophouses / Apartment / Land / Renovation Loan / Construction Loan / Multi-purpose Loan / Top Up / Take Over)
- Vehicle Loan
- Unsecured Loans





Services

- ATM (All Prima ATM Network)
- Internet Banking (Corporate & Individual) & Mobile Banking
- Virtual Account
- CCBI Alerts (SMS & e-mail Notification)
- Domestic Transfer
- International Remittance (SWIFT)
- Cross Border Interbank Payment System (CIPS)
- Bank Clearance
- Foreign Exchange Trading
- Export and Import Transaction (Trade Finance)
- Bank Settlement
- Safe Deposit Box (SDB)
- Payroll Service
- Bank Guarantee Transactions (Bank Guarantee, Standby letter of credits, Demand Guarantee)
- State Receipt Module (MPN) G3
- Reksus (Special Account Services) DHE SDA IDR, USD, CNY, SGD
- RMB-IDR Local Currency Settlement (LCS)

1. ATM/Debit Card

- **Transactions on CCB Indonesia ATM network**
 - Cash withdrawal, balance inquiry, overbooking, online transfer
 - Mobile phone top-up balance
 - Postpaid mobile phone bill payment, subscription TV, BPJS, PDAM bills
- **Transactions on Prima, ALTO, and UnionPay networks**
 - Cash withdrawals, balance inquiry, online transfers
 - ATM/Debit Card with NPG (National Payment Gateway) logo

2. Internet Banking and Mobile Banking

- Corporate Internet Banking
 - Account statement & transaction history
 - Overbooking, interbank online, SKN, RTGS, BI-FAST, foreign currency, overbooking batch, and interbank online batch transfers
 - Payroll service
 - Payment: MPN (State payments), BPJS Health
 - Virtual account transfer
 - Mandarin language support
- Individual Internet Banking & Mobile Banking
 - Account statement & transaction history, internal, interbank online, SKN, RTGS, BI-FAST transfers
 - Purchases: prepaid mobile top-up, PLN electricity tokens, Data packages
 - Payment: PLN postpaid, postpaid mobile, Telkom, internet, credit card, Indonesian Railways (KAI), MPN (state payments), subscription TV, BPJS employment, BPJS health, PDAM (water utility)
 - QRIS Payment
 - E-Wallet Top-Up (OVO, gopay, dana, shopeepay, linkaja)
 - Mandarin language support



CORPORATE INFORMATION

PRODUCT, SERVICES, AND RATE INFORMATION

Trade Finance

- Forwarding Services of Letter of Credit (L/C) and Local L/C (SKBDN)
- Transfer Services of Letter of Credit (L/C) and Local L/C (SKBDN)
- Collection Under Letter of Credit (L/C) and Local L/C (SKBDN)
- Documentary Collection (Documents Against Acceptance and Documents Against Payment)
- Issuance of Letter of Credit (L/C) and Local L/C (SKBDN)
- Issuance of Bank Guarantee
- Issuance of Standby L/C
- Issuance of Demand Guarantee
- Negotiation/Discounting under L/C or Local L/C
- Negotiation/Discounting Under Documentary Collection (D/P or D/A)
- Bill of Exchange Avalisation Under Document Against Acceptance (D/A)
- Supply Chain Financing
- Trust Receipt Financing
- Invoice Financing
 - a. Account Payable (A/P) Financing
 - b. Account Receivable (A/R) Financing
- Pre Shipment Financing

Treasury

- FX Today, Tomorrow and Spot
- FX Forward / Swap
- Bank Notes
- Deposit on Call
- Local Currency Settlement (LCS)

Average Interest Rate

Average Interest Rate of Third Party Fund

Third Party Fund	2025	2024
1. Current Account		
- Rupiah	1.80%	2.93%
- FX	2.04%	1.86%
2. Saving		
- Rupiah	1.81%	1.83%
- FX	1.96%	0.81%
3. Time Deposit		
- Rupiah	5.09%	5.13%
- FX	4.47%	4.84%

Loan Average Interest Rate

Loan	2025	2024
1. Loan		
- Rupiah	7.54%	8.05%
- FX	5.74%	6.79%
2. Employee Loan	3.82%	5%-9.25%



中国建设银行

China Construction Bank
印度尼西亞股份有限公司
CCB Indonesia



CORPORATE INFORMATION

OFFICES NETWORK

OFFICE NETWORK OF PT. BANK CHINA CONSTRUCTION BANK INDONESIA

No	Office	Address	Phone	Fax
1.	Head Office	Sahid Sudirman Centre Lantai 15 Jl. Jend. Sudirman Kav. 86, Jakarta Pusat 10220	021-50821000	021-50821010

CENTRAL JAKARTA, DKI JAKARTA PROVINCE

No	Office	Address	Phone	Fax
2.	Jakarta Tanah Abang Sub Branch Office	Jl. H. Fachrudin Blok C/47-48, Tanah Abang Bukit (AURI), Central Jakarta 10250.	021-3456412 / 3803124	021-3909693
3.	Jakarta Hasyim Ashari Sub Branch Office	Jl. KH. Hasyim Ashari No. 40, West Jakarta 10140	021-6323027	021-63857350
4.	Jakarta Pecenongan Sub Branch Office	Jl. Pecenongan No. 88, Central Jakarta 10170	021-3863328/ 3868450	021-3868504
5.	Jakarta Batavia Sub Branch Office	Menara Batavia Lt. 1, Jl. KH. Mas Mansyur Kav. 126, Central Jakarta 10220	021-57930045/48	021-57930046
6.	Jakarta Intiland Sub Branch Office	Intiland Tower Main Lower Ground Jl. Jend. Sudirman Kav. 32, Central Jakarta 10220	021-57953078-80	021-57950213
7.	Jakarta Sahid Sudirman Branch Office	Ground Floor Unit DB Gedung Perkantoran Sahid Sudirman Center Jl. Jend. Sudirman Kav 86, Central Jakarta, 10220	021 - 50821388	021 - 50821399

SOUTH JAKARTA, DKI JAKARTA PROVINCE

No	Office	Address	Phone	Fax
8.	Jakarta Radio Dalam Sub Branch Office	Jl. Radio Dalam A/1A (Komp. Yado), South Jakarta, 12140	021 - 27513213/14	021 - 27513211
9.	Jakarta Kebayoran Lama Sub Branch Office	Komplek Permata Kebayoran Plaza, Jl. Raya Kebayoran Lama Blok A No. 3-4, South Jakarta 12220	021-2701104	021-7268763
10.	Jakarta Menara Dea Sub Branch Office	Ground Floor (Plaza) Suite GF-03 DEA Tower II, Kawasan Mega Kuningan, Jl. Mega Kuningan Barat Kav. E4.3 No 1-2 South Jakarta 12950.	021-5762939	021-5761248
11.	Jakarta Plaza Asia Sub Branch Office	Plaza Asia Ground Floor Jl. Jend. Sudirman Kav. 59, South Jakarta 12190	021-51401255	021-51401259
12.	Jakarta Indocement Sub Branch Office	Wisma Indocement Ground Floor, Jl. Jend. Sudirman Kav. 70-71, South Jakarta 12910	021-5705920	021-5705853

WEST JAKARTA, DKI JAKARTA PROVINCE

No	Office	Address	Phone	Fax
13.	Jakarta Hayam Wuruk Sub Branch Office	Jl. Hayam Wuruk No. 106 B-C, West Jakarta 11160	021-2601333 (hunting)	021-2601314
14.	Jakarta Asemka Sub Branch Office	Jl. Asemka No. 24, West Jakarta 11110	021-6901818	021-6906040
15.	Jakarta Slipi Sub Branch Office	Jl. Let. Jend. S. Parman Kav. 92, West Jakarta 11420	021-5668292	021-566185
16.	Jakarta Glodok Sub Branch Office	Jl. Pinangsia (Glodok Plaza) H.40, West Jakarta 11000	021-62200264	021-6245671
17.	Jakarta Pesanggrahan Sub Branch Office	Jl. Pesanggrahan Raya 3 C, West Jakarta 11620	021-58902433	021-5862906
18.	Jakarta Ketapang Sub Branch Office	Ruko Ketapang Business Centre Blok A-9, Jl. KH. Zainul Arifin No. 20, West Jakarta 11140	021-63866239-40	021-63866243

**NORTH JAKARTA, DKI JAKARTA PROVINCE**

No	Office	Address	Phone	Fax
19.	Jakarta Kelapa Gading Bukit Indah Sub Branch Office	Komplek Gading Bukit Indah Blok A No. 12 dan 15, Jl. Bukit Gading Raya, North Jakarta	021-22454101/ 22452019	021-22454252
20.	Jakarta Mangga Dua Sub Branch Office	Pusat Grosir Pasar Pagi Lt. 3 Blok D No. 8, Jl. Arteri Mangga Dua Raya, North Jakarta 14430	021-6013630/ 6255647	021-6491466
21.	Jakarta Pluit Sub Branch Office	Jl. Pluit Sakti Raya 28 / A-5, North Jakarta 14450	021-6601236/ 6601256	021-6604293
22.	Jakarta Kelapa Gading Inkopal Sub Branch Office	Ruko Kantor (Kokan) Plaza Kelapa Gading Blok C No. 5, Jl. Raya Boulevard Barat, North Jakarta 14240	021-45851477	021-45851543
23.	Jakarta Gold Coast PIK Sub Branch Office	Gold Coast Office, Pantai Indah Kapuk, RT 06 RW 02, Kamal Muara, Penjaringan, North Jakarta, 14470	021-39710800	-
24.	Jakarta Sunter Sub Branch Office	Komplek Rukan Puri Mutiara Blok D No. 7 Jl. Griya Utama – Sunter Agung North Jakarta 14350	021-6521295-96	021-6521307

EAST JAKARTA, DKI JAKARTA PROVINCE

No	Office	Address	Phone	Fax
25.	Jakarta Jatinegara Sub Branch Office	Bukit Duri Plaza, Jl. Jatinegara Barat No. 54 E, East Jakarta 13650	021-2800082	021-8501833
26.	Jakarta Indomobil Sub Branch Office	Wisma Indomobil Lt. 2, Jl. MT. Haryono Kav.8, East Jakarta 13330	021-8583179	021-8583181
27.	Jakarta Rawamangun Sub Branch Office	Jl. Pemuda No. 33 A, Rawamangun, East Jakarta 13220	021-47884981/ 47884983	021-47884981

TANGERANG, BANTEN PROVINCE

No	Office	Address	Phone	Fax
28.	Tangerang Merdeka Sub Branch Office	Jl. Merdeka No. 207 D, Tangerang 15113	021-55791905/ 55791907	021-55791906
29.	Tangerang Alam Sutera Prominence Sub Branch Office	The Prominence Tower GF Jl. Jalur Sutera Barat No. 15 Alam Sutera, Tangerang 15143	021-80600838	
30.	Tangerang Gading Serpong Sub Branch Office	Jl. Boulevard Gading Serpong Blok BA-02 No. 37, Tangerang 15810	021- 54203693	021- 54203762
31.	Tangerang ITC BSD Sub Branch Office	ITC BSD Blok R No. 39, BSD City, Serpong, Tangerang Selatan 15320	021-53154836-38/ 53154839	021-53154840
32.	Tangerang City Sub Branch Office	Ruko Business Park Tangerang City, Blok B No. 28 Tangerang 15117	021-55781813 / 55781814	021-55781816

BEKASI, WEST JAVA PROVINCE

No	Office	Address	Phone	Fax
33.	Bekasi Harapan Indah Sub Branch Office	Ruko Boulevard Hijau Blok B 8 No. 52, Kota Harapan Indah, Bekasi 17131	021- 88387063-65	021 -88387067
34.	Bekasi JABABEKA II Cikarang Sub Branch Office	Jl. Niaga Raya, Ruko Capitol Jababeka Cikarang Blok 2-I Kawasan Industri Jababeka II, Cikarang, Bekasi 17530	021- 8932 5888	021- 8932 6008

CORPORATE INFORMATION

OFFICES NETWORK

BOGOR, WEST JAVA PROVINCE

No	Office	Address	Phone	Fax
35.	Bogor Pajajaran Branch Office	Jl. Pajajaran No. 70 E, Bogor 16143	0251 - 8314963	0251 - 8315166
36.	Bogor Surya Kencana Sub Branch Office	Jl. Surya Kencana No. 83, Bogor 16000	0251- 8323443	0251-8312336

SUKABUMI, WEST JAVA PROVINCE

No	Office	Address	Phone	Fax
37.	Sukabumi Branch Office	Jl. Jend. Ahmad Yani No. 4, Sukabumi 43131	0266-246000	0266-243000

BANDUNG, WEST JAVA PROVINCE

No	Office	Address	Phone	Fax
38.	Bandung Abdurachman Saleh Branch Office	Jl. Abdurachman Saleh No. 1A Ruko E-F Bandung 40174	022- 6030222	022- 6030378
39.	Bandung Braga Sub Branch Office	Jl. Braga No.100, Bandung 40111	022-4239677 (Hunting)	022-4239650
40.	Bandung Buah Batu Sub Branch Office	Jl. Buah Batu No 201 E, Bandung, 40265	022-7302220 (Hunting)	022-87354333
41.	Bandung Naripan Sub Branch Office	Jl. Naripan No. 79-81, Bandung 40112	022-4207336/ 4207375	022-4219387
42.	Bandung RS. Melinda DR. Cipto Sub Branch Office	Rumah Sakit Bedah Melinda Jl. Dr. Cipto No. 1, Bandung, 40171	022-4233777 ext. 7732-33	-
43.	Bandung RS. Melinda Pajajaran Sub Branch Office	Melinda Hospital Jl. Padjajaran No. 46, Bandung, 40171	022-4266482	-
44.	Bandung Rs. Melinda Dr Rum Sub Branch Office	JL DR.Rum No.30-32, Pasir Kaliki, Cicendo, Bandung, Jawa Barat 40171	022-63196089	-

KARAWANG, WEST JAVA PROVINCE

No	Office	Address	Phone	Fax
45.	Karawang Branch Office	Galuh Mas Blok IV No. 53 & 55 Karawang 41361	0267-408180	0267-400125

SEMARANG, CENTRAL JAVA PROVINCE

No	Office	Address	Phone	Fax
46.	Semarang Pemuda Branch Office	Jl. Pemuda No. 150, Komplek Ruko Pemuda Mas Blok A No. 14, Semarang 50132	024-3547893	024-3553045
47.	Semarang Depok Sub Branch Office	Jl. Depok No.26 C-D, Semarang, 50133	024-3554676-79	024-3517481
48.	Semarang Beteng Sub Branch Office	Jl. Beteng No. 67, Semarang 50137	024-3513251/ 3513250	024-3549075

SOLO, CENTRAL JAVA PROVINCE

No	Office	Address	Phone	Fax
49.	Solo Slamet Riyadi Branch Office	Jl. Slamet Riyadi No 424, Kel Purwosari Kec Laweyan, Surakarta	0271-6011069	

YOGYAKARTA, DIY PROVINCE

No	Office	Address	Phone	Fax
50.	Yogyakarta Branch Office	Jl. Pangeran Diponegoro No.11-13 Yogyakarta 55232	0274-555233	0274-550078

SURABAYA, EAST JAVA PROVINCE

No	Office	Address	Phone	Fax
51.	Surabaya Darmo Sub Branch Office	Komplek Darmo Square Blok D-8 Jl. Raya Darmo No. 54-56, Surabaya 60264	031-5680623	031-5665604
52.	Surabaya Bongkaran Sub Branch Office	Jl. Bongkaran No. 28 - 30, Surabaya, 60161	031-3540909 (hunting)	031-3571730
53.	Surabaya Puncung Anom Branch Office	Jl. Pucang Anom Timur No.19, Surabaya 60282	031-5025337	031- 5025334
54.	Surabaya HR. Muhamad Sub Branch Office	Komp Pertokoan Surya inti Permata Blok C1-C2, Jl. HR Muhammad, Surabaya	031-7345683, 7345659	031-7345685
55.	Sidoarjo Sub Branch Office	Jl. Jend A Yani No 40 D, Sidoarjo 61212	031 8924415-17	031-8921561

MALANG, EAST JAVA PROVINCE

No	Office	Address	Phone	Fax
56.	Malang Basuki Rahmat Branch Office	Jl. Jend Basuki Rahmat No. 16, Malang, 65119	0341-327891-93	0341-328130
57.	Malang Lawang Sub Branch Office	Jl. M. H. Thamrin No. 19 C, Lawang, 65211	0341-426715-16	0341-426715

RIAU ISLAND PROVINCE

No	Office	Address	Phone	Fax
58.	Batam Nagoya Branch Office	Komplek Pasar Nagoya Lama Blok A Jl. Imam Bonjol Blok E No. 9-10, Batam 29444	0778-457255	0778-457770
59.	Tanjungpinang Katamso Branch Office	Jl. Brigjen Katamso No. 88, Tanjungpinang 29111	0771-313999/ 29185	0771-315918
60.	Batam Penuin Centre Sub Branch Office	Jl. Pembangunan, Komplek Penuin Centre Blok E No.3, Batam 29441	0778-422718	0778-422719

RIAU PROVINCE

No	Office	Address	Phone	Fax
61.	Pekanbaru Sudirman Branch Office	Jl. Jendral Sudirman No. 408 - 410 Pekanbaru 28115	0761- 26288	0761- 26088
62.	Pekanbaru A.Yani Sub Branch Office	Jl.Jend. Ahmad Yani No. 2 J, Pekanbaru 28155	0761-39877	0761-39787

BANGKA BELITUNG PROVINCE

No	Office	Address	Phone	Fax
63.	Pangkalpinang Branch Office	Ruko Harmoni City, Blok C Nomor 7-8 Jl. Soekarno Hatta, Kota Pangkal Pinang 33141	0717-421213	0717-421995

LAMPUNG PROVINCE

No	Office	Address	Phone	Fax
64.	Lampung Branch Office	Jl. Jend. Sudirman No. 60 B - 60 C Bandar Lampung 35118	0721-258989	0721-241260

PALEMBANG, SOUTH SUMATRA PROVINCE

No	Office	Address	Phone	Fax
65.	Palembang Kebumen Branch Office	Jl. Kebumen Darat No. 913A,914, 914/787 Palembang 30122	0711-370980	0711-370983

CORPORATE INFORMATION

OFFICES NETWORK

PONTIANAK, WEST KALIMANTAN PROVINCE

No	Office	Address	Phone	Fax
66.	Pontianak A.Yani Megamall Branch Office	Jl. Ahmad Yani, Komp. Ruko Ahmad Yani Sentra Bisnis Blok B 8-9 (Komp. Mega Mall), Pontianak, West Kalimantan 78121	0561- 6655638	0561- 6655637
67.	Pontianak Juanda Sub Branch Office	Jl. Ir. H Juanda N0 67-68, Pontianak, West Kalimantan 78117	0561 - 744228	0561 - 744227

DENPASAR, BALI PROVINCE

No	Office	Address	Phone	Fax
68.	Bali Denpasar Sub Branch Office	Jl. M. H. Thamrin No.43, Denpasar, 80111	0361-427611	0361-423659
69.	Bali Sunset Road Branch Office	Jl. Sunset Road No.234, Kuta, Badung, Bali 80361	0361-9346455 (hunting)	0361-9346456

MATARAM, WEST NUSA TENGGARA PROVINCE

No	Office	Address	Phone	Fax
70.	Mataram Branch Office	Jl. Pejanggik No.109, Mataram, 83231	0370-621666 (hunting)	0370-622110

MAKASSAR, SOUTH SULAWESI PROVINCE

No	Office	Address	Phone	Fax
71.	Makassar Branch Office	Jl. Sulawesi No. 19 & 21, Kota Makassar, South Sulawesi 90174	0411-3632977/ 3632979	0411- 3632974



金融大街
25



Financial Statement

06

Tenun Ikat Sumba

The hues of Sumba Ikat Weaving are drawn from nature, a of artistry and endurance resulting from years of intensive, specialized crafting. Woven into the textile, the striking imagery of horses, crocodiles, and human forms embodies the islands core values: unyielding heroism, potent spiritual authority, and enduring homage to ancestral legacy.

RESPONSIBILITY FOR FINANCIAL REPORTING

THE STATEMENT LETTER OF MEMBERS OF BOARD OF DIRECTORS AND MEMBERS OF BOARD OF COMMISSIONERS ON THE RESPONSIBILITY FOR THE 2025 ANNUAL REPORT OF PT BANK CHINA CONSTRUCTION BANK INDONESIA TBK

We, the undersigned, declare that all information included in the 2025 Annual Report of PT Bank China Construction Bank Indonesia Tbk has been fully disclosed responsible for the accuracy of the contents of the Company's Annual Report.

We hereby certify the statement is made truthfully.

Jakarta, 28 April 2026

Members of Board of Directors,


CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia
Jiang Yongdong
President Director


CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia
Zhu Yong
Director


CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia
Junianto
Director


CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia
Suryati Budiyo
Director


CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia
Andreas Herman Basuki
Compliance Director

Members of Board of Commissioners,


CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia
Wu Jianzheng
President Commissioner


CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia
Guo Meijun
Commissioner


CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia
Mohamad Hasan
Independent Commissioner


CCB  **中国建设银行** 印度尼西亚
China Construction Bank Indonesia
Yudo Sutanto Nyoo
Independent Commissioner

PT Bank China Construction Bank Indonesia Tbk

Laporan keuangan tanggal 31 Desember 2025
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/

*Financial statements as of December 31, 2025 and
for the year then ended with independent auditor's report*

**SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT**

**PT BANK CHINA CONSTRUCTION BANK
INDONESIA TBK**

Kami yang bertanda tangan di bawah ini:

1. Nama/*Name*
Alamat Kantor/*Office address*

Alamat Rumah/*Residential Address*

Nomor Telepon/*Telephone number*
Jabatan/*Title*

2. Nama/*Name*
Alamat Kantor/*Office address*

Alamat Rumah/*Residential Address*

Nomor Telepon/*Telephone number*
Jabatan/*Title*

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank China Construction Bank Indonesia, Tbk ("Bank").
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia.
3. a. Semua informasi dalam laporan keuangan Bank tersebut telah dimuat secara lengkap dan benar.
b. Laporan keuangan Bank tidak mengandung Informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.
4. Kami bertanggung jawab atas sistem pengendalian intern Bank.

Demikian pernyataan ini dibuat dengan sebenarnya

**DIRECTORS' STATEMENT
REGARDING THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025
AND FOR THE YEAR THEN ENDED**

**PT BANK CHINA CONSTRUCTION BANK
INDONESIA TBK**

We, the undersigned:

: Jiang Yongdong
: Sahid Sudirman Center Lt.15
: Jl.Jendral Sudirman Kav 86
: Jakarta 10220
: Apartemen Juanda Lt.9 Unit 01 Tower 1B
: Jl. H. Juanda I No. 1
: Jakarta Pusat 10120
: 021-50821000
: Direktur Utama / *President Director*

: Junianto
: Sahid Sudirman Center Lt.15
: Jl.Jendral Sudirman Kav 86
: Jakarta 10220
: Jl Crown Utara I No. 11
: Pondok Hijau Golf Gading Serpong
: Tangerang 15810
: 021-50821000
: Direktur / *Director*

Declare that:

1. *We are responsible for the preparation and presentation of financial statements of PT Bank China Construction Bank Indonesia, Tbk ("Bank").*
2. *The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards.*
3. a. *All information has been fully and correctly disclosed in the financial statements of the Bank.*
b. *The financial statements of the Bank do not contain materially misleading information or facts, and do not conceal any information or facts.*
4. *We are responsible for the Bank's internal control system.*

This statement has been made truthfully

20 Februari 2026/February 20, 2026


Jiang Yongdong
Direktur Utama / *President Director*


Junianto
Direktur / *Director*

Handwritten mark

The original financial statements included herein are in Indonesian language.

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT**

Daftar Isi	Halaman/ Pages	Table of Contents
Laporan Auditor Independen		<i>Independent Auditor's Report</i>
Laporan Posisi Keuangan	1 - 3	<i>Statement of Financial Position</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain.....	4 - 5	<i>Statement of Profit or Loss and Other Comprehensive Income</i>
Laporan Perubahan Ekuitas.....	6	<i>Statement of Changes in Equity</i>
Laporan Arus Kas	7 - 8	<i>Statement of Cash Flows</i>
Catatan atas Laporan Keuangan	9 - 147	<i>Notes to the Financial Statements</i>

*The original report included herein is in
the Indonesian language.*

Laporan Auditor Independen

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026

Pemegang Saham, Dewan Komisaris, dan Dewan
Direksi
PT Bank China Construction Bank Indonesia Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank China Construction Bank Indonesia Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan 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 kami.

Independent Auditor's Report

Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026

*The Shareholders and the Boards of
Commissioners and Directors
PT Bank China Construction Bank Indonesia Tbk*

Opinion

We have audited the accompanying financial statements of PT Bank China Construction Bank Indonesia Tbk (the "Bank"), which comprise the statement of financial position as of December 31, 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as 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 ("IICPA"). 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 a basis for our opinion.

*The original report included herein is in
the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (lanjutan)

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 audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, menyediakan basis bagi opini kami atas laporan keuangan terlampir.

Independent Auditor's Report (continued)

*Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (continued)*

Key audit matter

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. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matter is provided in such context.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying financial statements.

*The original report included herein is in
the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00046/2.1505/AU.1/07/1681-4/1/II/2026 (lanjutan)

Report No. 00046/2.1505/AU.1/07/1681-4/1/II/2026 (continued)

Hal audit utama (lanjutan)

Key audit matter (continued)

Cadangan kerugian penurunan nilai atas kredit yang diberikan

Allowance for impairment losses on loans

Penjelasan atas hal audit utama:

Description of the key audit matter:

Seperti yang dijelaskan dalam Catatan 10 atas laporan keuangan terlampir, pada tanggal 31 Desember 2025, cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp268.605 juta. Kebijakan akuntansi signifikan untuk cadangan kerugian penurunan nilai diungkapkan dalam Catatan 2e atas laporan keuangan terlampir. Kami berfokus pada area ini karena nilai tercatat atas kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah signifikan terhadap laporan keuangan terlampir.

As described in Note 10 to the accompanying financial statements, as of December 31, 2025, the allowance for impairment losses on loans was Rp268,605 million. The significant accounting policies of allowance for impairment losses on loans are disclosed in Note 2e to the accompanying financial statements. We focused on this area because the carrying value of loans and the allowance for impairment losses on loans is significant to the accompanying financial statements.

Penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan signifikan dan memiliki ketidakpastian estimasi termasuk dalam penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individu atau kolektif), termasuk faktor ekonomi makro berorientasi masa depan.

Determination of allowance for impairment losses requires significant judgement and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment losses calculation models (for exposures assessed on an individual or collective basis), including forward-looking macroeconomic factors.

Laporan Auditor Independen (lanjutan)

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit
yang diberikan (lanjutan)

Respons audit:

Prosedur audit kami dalam merespons hal audit utama tersebut di atas mencakup, menguji pengendalian utama atas pemberian kredit, penilaian kualitas kredit internal secara reguler, pencatatan dan pengawasan kredit yang diberikan, memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, validasi model cadangan kerugian penurunan nilai, data masukan, dasar, dan asumsi yang digunakan oleh Bank dalam menghitung cadangan kerugian penurunan nilai, serta menguji tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (*staging*) yang disusun oleh Bank untuk kredit yang diberikan. Kami juga menguji apakah pengalaman historis mewakili keadaan saat ini dan kerugian terkini yang terjadi dalam portofolio, serta menilai kewajaran atas penyesuaian asumsi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan.

Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji sampel kredit yang diberikan untuk mengevaluasi ketepatan waktu Bank dalam melakukan identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai; untuk kasus-kasus di mana penurunan nilai telah diidentifikasi, kami menilai asumsi Bank atas arus kas masa depan yang akan diterima, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen.

Independent Auditor's Report (continued)

*Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (continued)*

Key audit matter (continued)

*Allowance for impairment losses on loans
(continued)*

Audit response:

Our audit procedures address the key audit matter mentioned above including, testing of key controls over the origination, regular internal credit quality assessments, recording and monitoring of the loans, obtaining understanding and assessing impairment measurement methodologies, validation of allowance for impairment losses models, inputs, bases and assumptions used by the Bank in calculating the allowance for impairment losses, and testing the classification into three- stage credit quality of loan portfolios in accordance with staging criteria developed by the Bank for loans. We also tested whether historical experience is representative of current circumstances and of the recent losses incurred in the portfolios, and assessed reasonableness of forward-looking adjustments, macroeconomic factor analysis, and probability-weighted multiple scenarios for loans.

With respect to individually assessed allowance for impairment losses, we tested a sample of loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or those which have been impaired; for cases where impairment has been identified, we assessed the Bank's assumptions on the expected future cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent valuer.

Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (lanjutan)

*Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (continued)*

Hal audit utama (lanjutan)

Key audit matter (continued)

Cadangan kerugian penurunan nilai atas kredit
yang diberikan (lanjutan)

*Allowance for impairment losses on loans
(continued)*

Respons audit: (lanjutan)

Audit response: (continued)

Kami juga memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dilakukan secara kolektif dan melakukan perhitungan ulang atas penurunan nilai yang dinilai secara individual berdasarkan sampel, dan menilai apakah laporan keuangan cukup dan secara memadai mencerminkan eksposur Bank terhadap risiko kredit. Kami menguji kelengkapan dan ketepatan, asumsi yang digunakan dan melakukan pertimbangan yang signifikan, dan melibatkan pakar auditor internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

We checked the accuracy of the calculation of the allowance for impairment losses amount by recalculating the collective impairment assessment for the entire portfolio and recalculating the individual impairment assessment on a sample basis and assessed whether the financial statement disclosures are adequately and appropriately reflecting the Bank's exposures to credit risk. We tested completeness and appropriateness of assumptions used, exercised significant judgments, and involved our auditor's internal expert to assist us in the performance of the above procedures where their specific expertise was required.

Penilaian Penurunan Nilai atas Goodwill

Assessment of Impairment of Goodwill

Penjelasan atas hal audit utama:

Description of the key audit matter:

Pada tanggal 31 Desember 2025, neraca Bank mencatat *goodwill* sebesar Rp190.075 juta. *Goodwill* tersebut dialokasikan ke *Cash Generating Unit (CGU)* yang telah ditentukan sesuai dengan segmen operasi Bank.

As of December 31, 2025, the Bank's balance sheet included goodwill of Rp190,075 billion. The goodwill is allocated to the respective Cash Generating Unit (CGU) defined by the Bank's operating segments.

Kami menetapkan area ini sebagai fokus utama dalam audit karena saldo *goodwill* bersifat material terhadap laporan keuangan. Penentuan estimasi jumlah terpulihkan untuk CGU yang dialokasikan *goodwill* dilakukan dengan menggunakan proyeksi *discounted cash flow*, yang merupakan proses kompleks dan memerlukan pertimbangan signifikan dari manajemen. Estimasi tersebut mencakup proyeksi arus kas masa depan CGU, tingkat pertumbuhan jangka panjang setelah periode perkiraan, serta tingkat diskonto yang digunakan.

We considered this matter as a key audit matter for our audit since the goodwill balance is material to the financial statements and the estimation of the recoverable amount for the CGU into which goodwill was allocated used discounted cash flows projection which was complex and required significant management judgement, including the future cash flows of the CGU, long-term growth rate after the forecast period, and the discount rates applied.

Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (lanjutan)

*Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (continued)*

Hal audit utama (lanjutan)

Key audit matter (continued)

Penilaian Penurunan Nilai atas Goodwill (lanjutan)

*Assessment of Impairment of Goodwill
(continued)*

Respons audit:

Audit response:

Kami memperoleh pemahaman atas proses analisis penurunan nilai *goodwill* dan melaksanakan *walkthrough* bersama personil yang berwenang untuk memastikan pemahaman kami mengenai proses Bank dalam penyusunan dan reviu analisis penilaian penurunan nilai atas *goodwill*. Kami mengevaluasi kesesuaian segmentasi CGU dan alokasi *goodwill* ke CGU. Kami menilai metodologi dan asumsi utama yang digunakan manajemen dalam menentukan jumlah terpulihkan CGU, termasuk proyeksi arus kas masa depan, serta pendapatan dan tingkat pertumbuhan jangka panjang. Kami juga bekerjasama dengan spesialis penilai internal kami untuk membantu menilai kewajaran asumsi utama lainnya, termasuk tingkat diskonto berdasarkan *cost of equity*. Kami menguji ketepatan perhitungan matematis atas penurunan nilai *goodwill* yang disiapkan oleh manajemen. Selain itu, kami menilai kecukupan pengungkapan terkait penilaian *goodwill* dalam Catatan 13 laporan keuangan.

We obtained an understanding of the Bank's process of goodwill analysis and performed walkthrough with relevant personnel to confirm our understanding of the Bank's process for preparing and reviewing the goodwill impairment analysis. We evaluated the appropriateness of the CGU segmentation and goodwill allocation to the CGU. We evaluated the management's methodology and key assumptions used in the determination of the recoverable amounts of CGU, which included future cash flows projections, and revenue and long-term growth rate. We also involved our internal valuation specialists to assist us in assessing the appropriateness of other key assumptions, including cost of equity discount rates. We tested the mathematical accuracy of the valuation of goodwill prepared by management. We also assessed the adequacy of the disclosures for valuation of goodwill in Note 13 to the financial statements.

Informasi lain

Other information

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2025 ("Laporan Tahunan") selain laporan keuangan terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Management is responsible for the other information. Other information comprises the information included in the 2025 Annual Report (the "Annual Report") other than the accompanying financial statements and our independent auditor's report thereon. The Annual Report is expected to be made available to us after the date of this Independent Auditor's report.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

*The original report included herein is in
the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (lanjutan)

Informasi lain (lanjutan)

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengkomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan pertauran perundang-undangan yang berlaku.

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.

Independent Auditor's Report (continued)

*Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (continued)*

Other information (continued)

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

Responsibilities of management and those charged with governance for the 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.

*The original report included herein is in
the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan (lanjutan)

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

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 independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Independent Auditor's Report (continued)

*Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (continued)*

*Responsibilities of management and those
charged with governance for the financial
statements (continued)*

*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 its operations, or
has no realistic alternative but to do so.*

*Those charged with governance are responsible
for overseeing the Bank's financial reporting
process.*

*Auditor's responsibilities for the audit of the
financial statements*

*Our objectives are to obtain reasonable assurance
about whether the financial statements taken as a
whole are free from material misstatement,
whether due to fraud or error, and to issue an
Independent 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 established by the IICPA will always
detect a material misstatement when it exists.
Misstatements can arise from fraud or error and
are considered material if, individually or in the
aggregate, they could reasonably be expected to
influence the economic decisions of users taken
on the basis of these financial statements.*

The original report included herein is in
the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas
laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi daripada yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

Independent Auditor's Report (continued)

*Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (continued)*

*Auditor's responsibilities for the audit of the
financial statements (continued)*

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.*
- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas
laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usahanya.
- 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.

Independent Auditor's Report (continued)

*Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (continued)*

*Auditor's responsibilities for the audit of the
financial statements (continued)*

*As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
(continued)*

- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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 independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions is based on the audit evidence obtained up to the date of our independent 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.

*The original report included herein is in
the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (lanjutan)

**Tanggung jawab auditor terhadap audit atas
laporan keuangan (lanjutan)**

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 kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditor's Report (continued)

Report No. 00046/2.1505/AU.1/07/1681-
4/1/II/2026 (continued)

**Auditor's responsibilities for the audit of the
financial statements (continued)**

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwanto Susanti dan Surja



Christophorus Alvin Kossim

Registrasi Akuntan Publik No. AP.1681/Public Accountant Registration No. AP.1681

20 Februari 2026/February 20, 2026



00046

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December 31,		
		2025	2024	
ASET				ASSETS
Kas	2d,2y,2z,4,33 2d,2f,2y,5	147.547	169.338	Cash
Giro pada Bank Indonesia	33,38,40	1.222.936	1.490.587	Current accounts with Bank Indonesia
Giro pada bank lain	2d,2f,2y			Current accounts with other banks
Pihak berelasi	6,33,38,40	71.750	47.288	Related parties
Pihak ketiga	2af,32	258.935	118.338	Third parties
		330.685	165.626	
Dikurangi: cadangan kerugian penurunan nilai	2e	(236)	(169)	Less: allowance for impairment losses
Neto		330.449	165.457	Net
Penempatan pada Bank Indonesia dan bank lain	2d,2g,2y			Placements with Bank Indonesia and other banks
Pihak ketiga	7,33,38,40	667.032	338.007	Third parties
Dikurangi: cadangan kerugian penurunan nilai	2e	(2)	(1)	Less: allowance for impairment losses
Neto		667.030	338.006	Net
Tagihan derivatif	2d,2y,2i,33,38	2.427	4.316	Derivative receivables
Efek-efek	2d,2h,8,33,38,40	8.070.783	6.815.620	Marketable securities
Dikurangi: cadangan kerugian penurunan nilai	2e	(2)	(104)	Less: allowance for impairment losses
Neto		8.070.781	6.815.516	Net
Tagihan akseptasi	2d,2j,2y,9,33,38	3.172	12.262	Acceptance receivables
Dikurangi: cadangan kerugian penurunan nilai	2e	(3)	(2)	Less: allowance for impairment losses
Neto		3.169	12.260	Net
Biaya dibayar di muka	2p,14	11.672	4.385	Prepaid expenses
Kredit yang diberikan	2c,2d,2l			Loans
Pihak berelasi	2y,10,33,38,40	4.211	5.631	Related parties
Pihak ketiga	2af,32	26.402.976	23.458.170	Third parties
		26.407.187	23.463.801	
Dikurangi: cadangan kerugian penurunan nilai	2e	(268.605)	(450.922)	Less: allowance for impairment losses
Neto		26.138.582	23.012.879	Net
Pendapatan bunga yang masih akan diterima				Interest receivables
Pihak berelasi	2d,2v,2y,2af	9	12	Related parties
Pihak ketiga	11,32,33,38	155.380	158.818	Third parties
		155.389	158.830	
Agunan yang diambil alih	2q,15	78.491	80.084	Foreclosed assets

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
LAPORAN POSISI KEUANGAN
(lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
(continued)
As of December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December 31,		
		2025	2024	
ASET (lanjutan)				ASSETS (continued)
Aset tetap dan aset hak guna, setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp424.796 dan Rp412.385 pada tanggal 31 Desember 2025 dan 2024	2m,2aa,12,28	748.082	781.079	Fixed assets and right-of-use assets, net of accumulated depreciation of Rp424,796 and Rp412,385 as of December 31, 2025 and 2024, respectively
Goodwill	2c,2n,13	190.075	190.075	Goodwill
Aset pajak tangguhan	2aa,20f 2d,2n,2y,2z	130.773	132.787	Deferred tax assets
Aset lain-lain	16	186.306	189.862	Other assets
JUMLAH ASET		38.083.709	33.545.461	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
LAPORAN POSISI KEUANGAN
(lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
(continued)
As of December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December 31,		
		2025	2024	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	2d,2r,2y,17,33	23.453	14.928	Obligation due immediately
Liabilitas derivatif	2d,2y,2i,33,38	1.321	20.350	Derivative payables
Liabilitas akseptasi	2d,2j,2y,9,33,38	3.172	12.262	Acceptance payables
Simpanan dari nasabah	2d,2s,2y			Deposits from customers
Pihak berelasi	18,33,38,40h	71.233	18.329	Related parties
Pihak ketiga	2af,32	28.594.779	23.339.144	Third parties
Simpanan dari bank lain				Deposits from other banks
Pihak berelasi	2d,2t,2v,2y,19,40h	805	171	Related parties
Pihak ketiga	2af,32,33,38	1.692.837	844.503	Third parties
Bunga yang masih harus dibayar				Interest payables
Pihak berelasi	2d,2y,2af	26	12	Related parties
Pihak ketiga	23,32,33,38	59.947	75.568	Third parties
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	2d,2k,21 41h,33,38	169.393	1.552.058	Liabilities on securities sold under repurchase agreement
Pinjaman yang diterima	2d,2u,2y,22,33,38	16.695	482.850	Fund borrowing
Utang pajak	2z,20	33.655	43.160	Taxes payable
Provisi	2ad,35	55.035	65.456	Provisions
Liabilitas imbalan kerja karyawan	2x,34	175.329	165.685	Employment benefits obligation
Liabilitas lain-lain	2d,2y,2ad,24 26,33,39,40h	40.511	69.189	Other liabilities
JUMLAH LIABILITAS		30.938.191	26.703.665	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal per saham Rp100 (nilai penuh)				Share capital - par value per share of Rp100 (full amount)
Modal dasar -				
Sebesar 60.000.000.000 saham masing-masing pada 31 Desember 2025 dan 2024				Authorised capital - 60,000,000,000 shares as of December 31, 2025 and 2024, respectively
Modal ditempatkan dan disetor penuh				Issued and fully paid-up capital -
37.919.730.514 saham masing-masing pada 31 Desember 2025 dan 2024	25	3.791.973	3.791.973	37,919,730,514 shares as of December 31, 2025 and 2024, respectively
Tambahan modal disetor	25	1.267.378	1.267.378	Additional paid-in capital
Penghasilan komprehensif lain	2d,2h,2m,2x	363.130	361.356	Other comprehensive income
Saldo laba				Retained earnings
Telah ditentukan penggunaannya		6.000	5.500	Appropriated
Belum ditentukan penggunaannya		1.717.037	1.415.589	Unappropriated
JUMLAH EKUITAS		7.145.518	6.841.796	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		38.083.709	33.545.461	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,		
		2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSES
Pendapatan bunga	2v,2af 26,32,36	2.180.379	2.141.940	Interest income
Beban bunga	2v,2af 27,32,36	(1.228.609)	(1.146.130)	Interest expense
PENDAPATAN BUNGA BERSIH		951.770	995.810	NET INTEREST INCOME
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Pendapatan provisi dan komisi (Kerugian)/keuntungan transaksi mata uang asing - neto	2w	111.694	63.247	Fee and commission income (Loss)/gain on foreign exchange transactions - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek - neto	2h	2.328	3.351	Unrealized gain from changes in fair value of marketable securities - net
JUMLAH PENDAPATAN OPERASIONAL LAINNYA		74.740	90.676	TOTAL OTHER OPERATING INCOME
Penyisihan cadangan kerugian penurunan nilai aset keuangan	2e,2l,6e, 7e,8g,9d,10f	(101.107)	(158.324)	Provision for impairment losses on financial assets
Penyisihan cadangan kerugian penurunan nilai aset non keuangan	2o	-	1.404	Provision for impairment losses on non- financial assets
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Beban umum dan administrasi	28	(234.199)	(243.880)	General and administrative expenses
Beban tenaga kerja	2af,29,34	(304.849)	(310.144)	Personnel expenses
JUMLAH BEBAN OPERASIONAL LAINNYA		(539.048)	(554.024)	TOTAL OTHER OPERATING EXPENSES
PENDAPATAN OPERASIONAL - BERSIH		386.355	375.542	NET OPERATING INCOME
Pendapatan bukan operasional		7.018	7.927	Non-operating income
Beban bukan operasional		(214)	(1.180)	Non-operating expense
PENDAPATAN BUKAN OPERASIONAL - BERSIH		6.804	6.747	NON-OPERATING INCOME - NET

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,		
		2025	2024	
LABA SEBELUM PAJAK PENGHASILAN		393.159	382.289	INCOME BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	2z,20b	(91.211)	(86.887)	INCOME TAX EXPENSE
LABA BERSIH TAHUN BERJALAN		301.948	295.402	NET INCOME FOR THE YEAR
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 imbalan kerja karyawan	34b	1.566	8.422	Remeasurement of employment benefits obligation
Pajak penghasilan terkait	2z,20f	(344)	(1.853)	Related income tax
		1.222	6.569	
Pos-pos yang akan direklasifikasi ke laba rugi:				Items that will be reclassified to profit or loss:
Laba/(rugi) neto yang belum Direalisasi atas perubahan nilai efek-efek dan obligasi pemerintah yang diukur pada nilai wajar melalui penghasilan komprehensif lain		707	(938)	Unrealized net gain/(loss) on changes in value of fair value through other comprehensive income securities
Pajak penghasilan terkait	2z,20f	(155)	206	Related income tax
		552	(732)	
LABA KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK		1.774	5.837	OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		303.722	301.239	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA BERSIH PER SAHAM				EARNINGS PER SHARE
Dasar dan dilusian (dalam Rupiah penuh)	2ac,31	7,96	7,79	Basic and diluted (in full Rupiah)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK CHINA CONSTRUCTION BANK INDONESIA Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK CHINA CONSTRUCTION BANK INDONESIA Tbk
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	Penghasilan/(kerugian) komprehensif lain/ Other comprehensive income/(loss)									
	Catatan/ Note	Modal saham/ Share capital	Tambahkan modal disetor/Additional paid-in capital	Labal/(rugi) yang belum direalisasi atas efek-efek dalam nilai nilai wajar melalui penghasilan komprehensif lain- neto/ Unrealized - net gain/ (loss) on fair value through other comprehensive income securities	Pengukuran kembali atas imbalan kerja karyawan/ Remeasurement of employment benefits obligation	Surplus revaluasi aset tetap/ Revaluation surplus on fixed assets	Saldo laba/Retained earnings		Jumlah ekuitas Total equity	
				Belum ditentukan penggunaannya/ Unappropriated	Telah ditentukan penggunaannya/ Appropriated					
Saldo tanggal 31 Desember 2023		3.791.973	1.267.378	(4.294)	1.567	358.246	1.120.687	5.000	6.540.557	Balance as of December 31, 2023
Laba bersih tahun berjalan		-	-	-	-	-	295.402	-	295.402	Net income for the year
Alokasi saldo laba yang telah Ditentukan penggunaannya		-	-	-	-	-	(500)	500	-	Allocation to appropriated retained earning
Perubahan nilai wajar atas efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain - bersih		-	-	(732)	-	-	-	-	(732)	Changes in fair value of fair value through other comprehensive income of securities - net
Pengukuran kembali atas imbalan kerja karyawan - bersih	20f,34b	-	-	-	6.569	-	-	-	6.569	Remeasurement of employment benefits obligation - net
Saldo tanggal 31 Desember 2024		3.791.973	1.267.378	(5.026)	8.136	358.246	1.415.589	5.500	6.841.796	Balance as of December 31, 2024
Laba bersih tahun berjalan		-	-	-	-	-	301.948	-	301.948	Net income for the year
Alokasi saldo laba yang telah Ditentukan penggunaannya		-	-	-	-	-	(500)	500	-	Allocation to appropriated retained earning
Perubahan nilai wajar atas efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain - bersih		-	-	552	-	-	-	-	552	Changes in fair value of fair value through other comprehensive income of securities - net
Pengukuran kembali atas imbalan kerja karyawan - bersih	20f,34b	-	-	-	1.222	-	-	-	1.222	Remeasurement of employment benefits obligation - net
Saldo tanggal 31 Desember 2025		3.791.973	1.267.378	(4.474)	9.358	358.246	1.717.037	6.000	7.145.518	Balance as of December 31, 2025

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
STATEMENT OF CASH FLOWS
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,		
		2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi		2.267.953	2.171.644	Receipts from Interest, fees and commissions
Pembayaran beban bunga dan beban keuangan lainnya		(1.242.337)	(1.110.890)	Payment of interest and other financial charges
Pembayaran beban umum dan administrasi		(179.917)	(175.842)	Payment of general and administrative expenses
Pembayaran beban tenaga kerja		(293.639)	(304.537)	Payment of personnel expenses
Penerimaan pendapatan operasional lainnya		8.450	8.113	Receipts from other operating income
Pembayaran beban operasional lainnya		(188)	(789)	Payment of other operating expense
Pembayaran pajak penghasilan	20	(102.260)	(128.035)	Payment of income tax
Arus kas sebelum perubahan dalam aset dan liabilitas operasi		458.062	459.664	Cash flows before changes in operating assets and liabilities
Penurunan/(kenaikan) aset operasi:				(Decrease)/increase in operating assets:
Kredit yang diberikan		(3.218.131)	(4.335.923)	Loans
Tagihan akseptasi		9.090	(12.262)	Acceptance receivables
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali		-	1.069.249	Receivables on securities purchased under agreements to resale
Aset lain-lain		(12.444)	(28.865)	Other assets
(Penurunan)/kenaikan liabilitas operasi:				(Decrease)/increase in operating liabilities:
Liabilitas segera	17	8.525	(5.572)	Obligation due immediately
Simpanan dari nasabah dan simpanan dari bank lain	18,19	6.157.507	3.890.683	Deposits from customers and deposits from other banks
Liabilitas akseptasi		(9.090)	12.262	Acceptance payables
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	21	(1.384.544)	1.451.149	Liabilities on securities sold under repurchase agreement
Utang pajak	20	3.058	(232)	Taxes payable
Liabilitas lain-lain		(31.664)	(29.558)	Other liabilities
Arus kas bersih diperoleh dari aktivitas operasi		1.980.369	2.470.595	Net cash flows provided by operating activities

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
STATEMENT OF CASH FLOWS (continued)
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December, 31		
		2025	2024	
ARUS KAS DARI AKTIVITAS INVESTASI				CASH FLOWS FROM INVESTING ACTIVITIES
Penerimaan/(pembelian) efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain		683.409	(1.898.563)	Receipt/(purchases) fair value through other comprehensive income securities
Pembelian efek-efek yang diukur pada biaya yang diamortisasi		(1.937.865)	(411.374)	Purchases of amortized cost securities
Hasil penjualan aset tetap	12	851	3.578	Proceeds from sale of fixed assets
Hasil penjualan agunan yang diambil alih	15	1.638	28.172	Proceeds from sale of foreclosed assets
Hasil penjualan aset terbengkalai	16	-	1.946	Proceeds from sale of abandoned properties
Perolehan aset tetap	12	(15.128)	(22.342)	Acquisition of fixed assets
Arus kas bersih digunakan untuk aktivitas investasi		(1.267.095)	(2.298.583)	Net cash flows provided by investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan pinjaman yang diterima	37	16.552	485.700	Receipt fund borrowing
Pembayaran pinjaman yang diterima	37	(500.940)	-	Payment fund borrowing
Pembayaran surat berharga subordinasi	37	-	(468.900)	Payment subordinated loans
Pembayaran liabilitas sewa	24	(12.476)	(11.806)	Payment lease liabilities
Arus kas bersih diperoleh dari/ (digunakan untuk) aktivitas pendanaan		(496.864)	4.994	Net cash flows provided by/ (used in) financing activities
KENAIKAN/ (PENURUNAN) BERSIH KAS DAN SETARA KAS		216.410	177.006	NET INCREASE/ (DECREASE) IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AWAL TAHUN		2.163.558	1.949.662	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR
Pengaruh perubahan kurs mata uang asing		(11.768)	36.890	The effect of changes in foreign exchange rates
KAS DAN SETARA KAS PADA AKHIR TAHUN		2.368.200	2.163.558	CASH AND CASH EQUIVALENTS AT THE END OF YEAR
Kas dan setara kas terdiri dari:				Cash and cash equivalents consist of:
Kas	4	147.547	169.338	Cash
Giro pada Bank Indonesia	5	1.222.936	1.490.587	Current accounts with Bank Indonesia
Giro pada bank lain	6	330.685	165.626	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	7	667.032	338.007	Placements with Bank Indonesia and other banks
Jumlah kas dan setara kas		2.368.200	2.163.558	Total cash and cash equivalents

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025
dan untuk Tahun yang Berakhir
pada Tanggal Tersebut
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)**

1. UMUM

a. Pendirian dan informasi umum

PT Bank China Construction Bank Indonesia Tbk ("Bank") didirikan dengan nama PT Bank Multicor pada tanggal 2 April 1974 berdasarkan Akta No. 4 dari Notaris Bagijo, S.H. di Jakarta. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusannya No.Y.A. 5/369/19 tanggal 12 Oktober 1974, dan diumumkan dalam Berita Negara Republik Indonesia No. 93 tanggal 19 November 1974. Tambahan No. 719. Pada tahun 2007, berdasarkan Akta No. 172 tanggal 28 November 2007, dibuat di hadapan Notaris Eliwaty Tjitra, S.H., di Jakarta yang diumumkan dalam Berita Negara Republik Indonesia No. 58 tanggal 18 Juli 2008, Tambahan No.12219, nama Bank diubah menjadi PT Bank Windu Kentjana International Tbk. Perubahan nama ini telah disetujui melalui Surat Keputusan Gubernur Bank Indonesia No. 10/9/KEP.GBI/2008 tanggal 8 Februari 2008.

Melalui Rapat Umum Pemegang Saham Luar Biasa tanggal 11 November 2016, telah disetujui perubahan nama Bank dari PT Bank Windu Kentjana International Tbk menjadi PT Bank China Construction Bank Indonesia Tbk. Perubahan nama Bank ini telah mendapat persetujuan melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0003776.AH.01.10 tahun 2016 tanggal 30 November 2016 tentang Persetujuan Perubahan Anggaran Dasar Bank dan melalui Akta No. 58 tanggal 11 November 2016, dibuat di hadapan Eliwaty Tjitra, S.H., notaris di Jakarta.

Bank dimiliki oleh China Construction Bank Corporation (CCB Corp.) selaku *ultimate shareholder*.

Sejak tanggal 16 Juli 2018, Bank berdomisili di Jakarta dengan kantor pusat di Gedung Sahid Sudirman Center lantai 15, Jl. Jend. Sudirman Kav. 86, Jakarta Pusat 10220 (sebelumnya berdomisili di Equity Tower lantai 9, SCBD Lot. 9, Jl. Jend. Sudirman Kav. 52-53, Jakarta Selatan 12190). Sebaran cabang Bank meliputi daerah Jawa, Bali, Sumatra, Kepulauan Riau, Kalimantan Barat, Sulawesi Selatan, Bangka Belitung, dan Nusa Tenggara Barat.

1. GENERAL

a. Establishment and general information

PT Bank China Construction Bank Indonesia Tbk (the "Bank") was established under the name of PT Bank Multicor on April 2, 1974 based on Notarial Deed No. 4 of Bagijo, S.H., public notary in Jakarta. The Deed of Establishment was approved by the Minister of Justice of the Republic of Indonesia in its Decision Letter No. Y.A. 5/369/19 dated October 12, 1974, and was published in State Gazette of the Republic of Indonesia No. 93 dated November 19, 1974, Supplement No. 719. In 2007, based on Notarial Deed No. 172 dated November 28, 2007 of Eliwaty Tjitra, S.H., public notary in Jakarta and published in the State Gazette of the Republic of Indonesia No. 58 dated July 18, 2008, Supplement No. 12219, the Bank's name was changed to PT Bank Windu Kentjana International Tbk. The name change had been approved through the Decision Letter of the Governor of Bank Indonesia No.10/9/KEP.GBI/2008 dated February 8, 2008.

Through the Extraordinary General Shareholders' Meeting on November 11, 2016, the change of the Bank's name from PT Bank Windu Kentjana International Tbk to PT Bank China Construction Bank Indonesia Tbk has been approved. The change of the Bank's name had been approved through Minister of Law and Human Rights of the Republic of Indonesia Decision No. AHU-0003776.AH.01.10 year 2016 dated November 30, 2016 regarding the Approval of the Bank's Articles of Association Change and based on Notarial Deed No. 58 dated November 11, 2016 of Eliwaty Tjitra, S.H., public notary in Jakarta.

The Bank is owned by China Construction Bank Corporation (CCB Corp.) as the *ultimate shareholder*.

Since July 16, 2018, the Bank is domiciled in Jakarta with head office located at Sahid Sudirman Center Building 15th floor, Jl. Jend. Sudirman Kav. 86, Central Jakarta 10220 (previously was domiciled in Equity Tower 9th floor, SCBD Lot. 9, Jl. Jend. Sudirman Kav. 52-53, Jakarta Selatan 12190). The Bank's branches are distributed in Java, Bali, Sumatra, Kepulauan Riau, West Kalimantan, South Sulawesi, Bangka Belitung, and West Nusa Tenggara.

**PT BANK CHINA CONSTRUCTION
BANK INDONESIA Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025
dan untuk Tahun yang Berakhir
pada Tanggal Tersebut
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1. UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, jumlah jaringan cabang-cabang dan kantor-kantor pembantu Bank adalah sebagai berikut (tidak diaudit):

	31 Desember/December 31,		
	2025	2024	
Kantor cabang	20	20	Branch offices
Kantor cabang pembantu	50	52	Sub-branch offices

Sesuai dengan pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah menjalankan kegiatan umum perbankan. Bank adalah sebuah bank devisa nasional. Bank telah beroperasi secara komersial sejak tahun 1974 dan mulai menjadi bank umum pada tahun 1993 berdasarkan Surat Bank Indonesia No.25/637/UPSD/PBAL tanggal 17 Maret 1993.

As of December 31, 2025 and 2024, the number of the Bank's branches and representative offices are as follows (unaudited):

In accordance with article 3 of the Bank's Articles of Association, the scope of its activities is to engage in general banking. The Bank is a foreign exchange national bank. The Bank had started the operation commercially since 1974 and started becoming a general bank since 1993 based on Bank Indonesia Letter No. 25/637/UPSD/PBAL dated March 17, 1993.

b. Kombinasi bisnis

Tahun 2007

Untuk memperkuat struktur permodalan terkait dengan implementasi arsitektur Perbankan Indonesia, para pemegang saham PT Bank Multicor Tbk dan PT Bank Windu Kentjana telah menyetujui untuk melakukan penggabungan usaha (*merger*). Dalam penggabungan ini PT Bank Windu Kentjana menjadi "Perusahaan Yang Menerima Penggabungan" dan PT Bank Multicor Tbk sebagai "Perusahaan yang akan Bergabung".

Bank telah mendapat pernyataan efektif sehubungan dengan *merger* di atas berdasarkan surat Ketua Bapepam-LK No. S-5968/BL/2007 tanggal 26 November 2007 dan izin Bank Indonesia berdasarkan Keputusan Gubernur Bank Indonesia No. 9/67/KEP.GBI/2007 mengenai pernyataan *merger* pada tanggal 18 Desember 2007. Keputusan Gubernur Bank Indonesia tersebut mulai berlaku sejak tanggal persetujuan perubahan Anggaran Dasar PT Multicor Tbk oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat keputusan No. AHU-00982.AH.01.02 tanggal 8 Januari 2008.

b. Business combination

Year 2007

The shareholders of PT Bank Multicor Tbk and PT Bank Windu Kentjana agreed to merge in order to strengthen the capital structure in relation with the implementation of the Indonesian Banking Architecture. In this merger, PT Bank Windu Kentjana is "the Surviving Company" and PT Bank Multicor Tbk is "the Merged Company".

The Bank has received the notice of effectivity of the merger based on the letter of the Chairman of Bapepam-LK No. S-5968/BL/2007 dated November 26, 2007 and the merger license from Bank Indonesia based on the Decision of the Governor of Bank Indonesia No. 9/67/KEP.GBI/2007 regarding merger statement dated December 18, 2007. The effective date of the merger is based on approval for the changes in Articles of Association of PT Bank Multicor Tbk by the Ministry of Laws and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-00982.AH.01.02 dated January 8, 2008.

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1. UMUM (lanjutan)

b. Kombinasi bisnis (lanjutan)

Tahun 2016

Pada tanggal 24 Juni 2016, Bank telah menandatangani Perjanjian Jual Beli ("SPA") untuk mengakuisisi PT Bank Antardaerah. Akuisisi ini diselesaikan pada tanggal 24 Juni 2016, yang mana Bank mengakuisisi 100% dari jumlah saham yang diterbitkan oleh PT Bank Antardaerah dengan harga perolehan Rp517.913 dan terdapat *goodwill* sebesar Rp190.075 (Catatan 13).

Berdasarkan SPA tersebut, Bank memperoleh kendali atas PT Bank Antardaerah. Oleh karena itu, laporan keuangan PT Bank Antardaerah dikonsolidasikan ke dalam laporan keuangan Bank sejak tanggal penyelesaian akuisisi tersebut.

Melalui surat Otoritas Jasa Keuangan ("OJK") No. SR-100/D.03/2016 tanggal 13 Juni 2016, Bank telah mendapatkan persetujuan atas akuisisi PT Bank Antardaerah dari OJK.

Seiring dengan perkembangan dan strategi bisnis dalam kaitannya dengan perubahan pemegang saham pengendali Bank, para pemegang saham PT Bank Windu Kentjana International Tbk dan PT Bank Antardaerah telah menyetujui untuk melakukan penggabungan usaha (*merger*). Dalam penggabungan ini, PT Bank Windu Kentjana International Tbk menjadi selaku "Perusahaan yang Menerima Penggabungan" dan PT Bank Antardaerah sebagai "Perusahaan yang akan Bergabung".

Bank telah mendapat pernyataan efektif sehubungan dengan *merger* di atas berdasarkan persetujuan OJK melalui surat No. S-587/D.04/2016 tanggal 14 Oktober 2016. Keputusan tersebut mulai berlaku sejak tanggal persetujuan perubahan Anggaran Dasar PT Bank Windu Kentjana International Tbk oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat keputusan No. AHU-0143387.AH.01.11 tanggal 30 November 2016.

Setelah *merger*, susunan kepemilikan modal Bank tidak mengalami perubahan.

1. GENERAL (continued)

b. Business combination (continued)

Year 2016

On June 24, 2016, the Bank signed a Sale and Purchase Agreement ("SPA") to acquire PT Bank Antardaerah. The acquisition was completed on June 24, 2016, with the Bank acquiring 100% of the issued shares of PT Bank Antardaerah at a purchase price of Rp517,913 resulting in goodwill amounting to Rp190,075 (Note 13).

Based on the SPA, the Bank has control over PT Bank Antardaerah. Thus, since the completion date of the acquisition, PT Bank Antardaerah's financial statements have been consolidated into the Bank's financial statements.

Based on Financial Service Authority ("OJK") letter No. SR-100/D.03/2016 dated June 13, 2016, the Bank has obtained approval from OJK for the acquisition of PT Bank Antardaerah.

Along with the development and strategy business in relation to the changes in Bank's controlling shareholders, the shareholders of PT Bank Windu Kentjana International Tbk and PT Bank Antardaerah agreed to merge. In this merger, PT Bank Windu Kentjana International Tbk is "the Surviving Company" and PT Bank Antardaerah as "the Merged Company".

The Bank has received the notice of effectivity of the merger based on the approval of OJK through letter No. S-587/D.04/2016 dated October 14, 2016. The approval date for the changes in Articles of Association of PT Bank Windu Kentjana International Tbk by the Ministry of Laws and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-0143387.AH.01.11 dated November 30, 2016.

After the merger, the Bank's composition of shares ownership did not change.

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1. UMUM (lanjutan)

b. Kombinasi bisnis (lanjutan)

Tahun 2016 (lanjutan)

Penggabungan usaha tersebut dicatat dengan metode penyatuan kepemilikan (*pooling of interest*) berdasarkan nilai buku masing-masing Perusahaan.

c. Penawaran umum efek

Pada tanggal 20 Juni 2007, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) melalui surat No. S-3023/BL/2007 untuk penawaran umum perdana atas 300.000.000 lembar saham dengan nilai nominal Rp100 (nilai penuh) per saham dengan harga penawaran sebesar Rp200 per saham. Saham-saham Bank telah tercatat di Bursa Efek Indonesia pada tanggal 3 Juli 2007.

Pada tanggal 24 Juni 2010, Bank mengadakan Rapat Umum Pemegang Saham Luar Biasa untuk mengesahkan rencana Bank untuk melaksanakan Penawaran Umum Terbatas I dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu sejumlah 1.014.630.713 lembar saham yang bernilai nominal Rp100 (nilai penuh) per saham dengan harga pelaksanaan sebesar Rp200 (nilai penuh) per saham. Risalah Rapat Umum Pemegang Saham Luar Biasa ini didokumentasikan dalam Akta No. 187 tanggal 24 Juni 2010 dari Eliwaty Tjitra, S.H., notaris di Jakarta.

Penawaran Umum Terbatas I ini telah mendapat pernyataan efektif dari Ketua Bapepam-LK pada tanggal 24 Juni 2010 melalui Surat Keputusan No. S-5684/BL/ 2010. Jumlah dana yang diperoleh dari hasil Penawaran Umum Terbatas I ini adalah sebesar Rp202.926.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 28 Juni 2012 yang dibuat di hadapan akta Notaris Eliwaty Tjitra, S.H., No. 171, Bank telah melakukan Penawaran Umum Terbatas II dengan hak Memesan Efek Terlebih Dahulu sejumlah 525.962.624 lembar saham dengan nilai nominal Rp100 (nilai penuh) per saham dan harga pelaksanaan sebesar Rp200 (nilai penuh) per saham.

1. GENERAL (continued)

b. Business combination (continued)

Year 2016 (continued)

The merger will be performed using the pooling of interest method based on each entity's book value.

c. Public offering of the shares

On June 20, 2007, the Bank obtained the notice of effectivity from the Chairman of the Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) in his letter No. S-3023/BL/2007 for the initial public offering of 300,000,000 shares with a par value of Rp100 (full amount) per share and offering price of Rp200 per share. On July 3, 2007, the Bank's shares were listed in the Indonesia Stock Exchange.

On June 24, 2010, the Bank held an Extraordinary General Shareholders' Meeting to ratify the plan of the Bank to issue additional 1,014,630,713 shares with a par value of Rp100 (full amount) per share through Limited Public Offering I at an exercise price of Rp200 (full amount) per share. The minutes of the Extraordinary Shareholders' Meeting were documented in Notarial Deed No. 187 dated June 24, 2010 of Eliwaty Tjitra, S.H., public notary in Jakarta.

The Limited Public Offering I took effect upon receipt from the Chairman of Bapepam-LK of the notice of effectivity in his Decision Letter No. S-5684/BL/2010 on June 24, 2010. The proceeds from this Limited Public Offering I amounted to Rp202,926.

Based on the Decision of Extraordinary General Shareholders Meeting held on June 28, 2012 which was notarised under notarial deed No. 171 of Eliwaty Tjitra, S.H., the Bank offered Limited Public Offering II with Pre-emptive Rights of 525,962,624 shares at par value of Rp100 (full amount) per share at exercise price of Rp200 (full amount) per share.

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1. UMUM (lanjutan)

c. Penawaran umum efek (lanjutan)

Dengan Penawaran Umum Terbatas II ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp428.284 yang terdiri dari 4.282.838.507 lembar saham. Penawaran Umum Terbatas II Dengan Hak Memesan Efek Terlebih Dahulu tersebut telah memperoleh pernyataan efektif dari ketua Bapepam-LK pada tanggal 27 Juni 2012 melalui surat No. S-8057/BL/2012.

Bank juga menerbitkan Waran Seri I sebanyak 525.962.624 lembar dengan nilai nominal Rp100 (nilai penuh) per saham dan harga penawaran sebesar Rp225 (nilai penuh) per saham, yang seluruhnya berjumlah Rp118.342 atas setiap saham baru yang diterbitkan Bank sehubungan dengan Penawaran Umum Terbatas II.

Nilai wajar Waran Seri I pada saat waran tersebut diterbitkan adalah sebesar Rp566 yang disajikan sebagai bagian dari tambahan modal disetor. Pada tanggal 18 Juli 2013, 2 Oktober 2013, dan 25 November 2013, masing-masing sebesar 3 Waran Seri I, 5.000 Waran Seri I dan 280 Waran Seri I dikonversikan menjadi saham Bank yang dilaksanakan dengan harga pelaksanaan sebesar Rp225 (nilai penuh) per saham, nilai nominal Rp100 (nilai penuh) per saham.

Jumlah dana yang diperoleh dari hasil Penawaran Umum Terbatas ini sebesar Rp105.192 dengan biaya emisi sebesar Rp1.242.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 19 November 2013 yang diaktakan dengan akta notaris Eliwaty Tjitra, S.H., No. 121, Bank telah melakukan Penawaran Umum Terbatas III dengan Hak Memesan Efek Terlebih Dahulu seluruhnya 1.627.480.640 lembar saham dengan nilai nominal Rp100 (nilai penuh) per saham dan harga penawaran sebesar Rp125 (nilai penuh) per saham.

Dengan Penawaran Umum Terbatas ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp519.032 yang terdiri dari 5.910.324.430 lembar saham. Penawaran Umum Terbatas III Dengan Hak Memesan Efek Terlebih Dahulu tersebut telah memperoleh pernyataan efektif dari Dewan Komisiner OJK pada tanggal 19 November 2013 melalui surat No. S-368/D.04/2013.

1. GENERAL (continued)

c. Public offering of the shares (continued)

With this Limited Public Offering II, the issued and fully paid-up share capital of the Bank became Rp428,284 representing 4,282,838,507 shares. The Limited Public Offering II with Pre-emptive Rights became effective through the chairman of Bapepam-LK's letter No. S-8057/BL/2012 dated June 27, 2012.

The Bank also issued Warrant Series I amounting to 525,962,624 warrants at par value of Rp100 (full amount) per share at offering price of Rp225 (full amount) per share, which in total amounting to Rp118,342 at every new share issued by the Bank related to the Limited Public Offering II.

The fair value of the Warrant Series I when issued is Rp566 and presented as part of the additional paid-in capital. On July 18, 2013, October 2, 2013 and November 25, 2013, 3 (three) Warrant Series I, 5,000 Warrant Series I and 280 Warrant Series I, respectively were converted into the Bank's shares which exercised using an exercise price of Rp225 (full amount) per share, par value of Rp100 (full amount) per share.

The proceeds from this Limited Public Offering amounted to Rp105,192 with the issuance cost amounting to Rp1,242.

Based on the Decision of Extraordinary General Shareholders' Meeting held on November 19, 2013 which was notarised under notarial deed No. 121 of Eliwaty Tjitra, S.H., the Bank offered Limited Public Offering III with Pre-emptive Rights of 1,627,480,640 shares at par value of Rp100 (full amount) per share at offering price of Rp125 (full amount) per share.

With this Limited Public Offering, the issued and fully paid-up share capital of the Bank became Rp519,032 representing 5,910,324,430 shares. The Limited Public Offering III with Pre-emptive Rights became effective through the OJK Commissioner Board's letter No. S-368/D.04/2013 dated November 19, 2013.

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1. UMUM (lanjutan)

c. Penawaran umum efek (lanjutan)

Bank juga menerbitkan Waran Seri II sebanyak 813.740.320 lembar dengan nilai nominal Rp100 (nilai penuh) per saham dan harga penawaran sebesar Rp190 (nilai penuh) per saham, yang seluruhnya berjumlah Rp154.611, atas setiap saham baru yang diterbitkan Bank sehubungan dengan Penawaran Umum Terbatas III. Nilai wajar Waran Seri II pada saat waran tersebut diterbitkan adalah sebesar Rp1.094 yang disajikan sebagai bagian dari tambahan modal disetor.

Jumlah dana yang diperoleh dari hasil Penawaran Umum Terbatas ini sebesar Rp203.435, dengan biaya emisi sebesar Rp2.027.

Sehubungan dengan penerbitan saham baru melalui Penawaran Umum Terbatas III, maka terdapat penyesuaian jumlah dan harga konversi Waran Seri I sebagai berikut:

- i. Jumlah Waran Seri I yang beredar mengalami penyesuaian dari 525.962.624 menjadi 592.580.297 lembar.
- ii. Harga Pelaksanaan Waran Seri I mengalami penyesuaian dari Rp225 menjadi Rp200 (nilai penuh) per saham.

Pada tanggal 21 Mei dan 9 Juni 2014, masing-masing sebesar 60.000 Waran Seri I dan 510.000 Waran Seri I dikonversikan menjadi saham Bank yang dilaksanakan dengan harga pelaksanaan sebesar Rp200 (nilai penuh) per saham, atau nilai nominal Rp100 (nilai penuh) per saham.

Pada periode 1 Januari hingga 31 Desember 2015, masing-masing 587.404.171 Waran Seri I dan 37.987.934 Waran Seri II dikonversikan menjadi saham Bank yang dilaksanakan dengan harga pelaksanaan masing-masing sebesar Rp200 (nilai penuh) per saham untuk Waran Seri I dan Rp190 (nilai penuh) per saham untuk Waran Seri II. Keduanya menggunakan nilai nominal Rp100 (nilai penuh) per saham).

1. GENERAL (continued)

c. Public offering of the shares (continued)

Bank also issued Warrant Series II with total number of 813,740,320 warrants at par value of Rp100 (full amount) per share at offering price of Rp190 (full amount) per share, which in total amounted to Rp154,611, for every new share issued by the Bank related to the Limited Public Offering III. The fair value of the Warrant Series II when issued amounted to Rp1,094 and presented as part of the additional paid-in capital.

The proceeds from this Limited Public Offering amounted to Rp203,435, with issuance cost of Rp2,027.

With this issuance of new shares through Limited Public Offering III, there is an adjustment of amount and offering price of Warrant Series I:

- i. Changes in amount of Warrant Series I from the amount of 525,962,624 to the amount of 592,580,297 warrants.
- ii. Changes in offering price of Warrant Series I from offering price of Rp225 to the offering price of Rp200 (full amount) per share.

On May 21 and June 9, 2014, 60,000 Warrants Series I and 510,000 Warrants Series I, respectively were converted into the Bank's shares which were exercised using an exercise price of Rp200 (full amount) per share, or par value of Rp100 (full amount) per share.

In the period between January 1 to December 31, 2015, 587,404,171 Warrants Series I and 37,987,934 Warrants Series II, respectively are converted into the Bank's shares which were exercised using exercise price of Rp200 (full amount) per share for Warrant Series I and Rp190 (full amount) per share for Warrant Series II. Both warrants were using par value of Rp100 (full amount) per share.

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1. UMUM (lanjutan)

c. Penawaran umum efek (lanjutan)

Pada periode 1 Januari hingga 31 Desember 2016, 11.654.379 Waran Seri II dikonversikan menjadi saham Bank yang dilaksanakan dengan harga pelaksanaan sebesar Rp190 (nilai penuh) per saham untuk Waran Seri II menggunakan nilai nominal Rp100 (nilai penuh) per saham.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 24 Februari 2016 dan tertuang dalam Akta Pernyataan Keputusan Rapat PT Bank Windu Kentjana International Tbk No. 69 tanggal 25 Agustus 2016 yang dibuat di hadapan notaris Eliwaty Tjitra, S.H., Bank telah melakukan Penawaran Umum Terbatas IV dengan Hak Memesan Efek Terlebih Dahulu seluruhnya 10.083.519.837 lembar saham dengan nilai nominal sebesar Rp100 (nilai penuh) per saham dan harga penawaran sebesar Rp100 (nilai penuh) per saham.

Setiap pemegang saham yang memiliki 100 lembar saham, yang namanya tercatat dalam Daftar Pemegang Saham Bank mempunyai 154 Hak Memesan Efek Terlebih Dahulu (HMETD), dimana setiap 1 (satu) HMETD memberikan hak kepada pemegangnya untuk membeli sebanyak 1 (satu) lembar saham biasa yang baru diterbitkan, harus membayar penuh pada saat mengajukan pemesanan pelaksanaan HMETD pada harga yang sama dengan harga pelaksanaan sebesar Rp100 (nilai penuh) setiap saham.

Sehubungan dengan Penawaran Umum Terbatas IV ini, telah ditandatangani perjanjian jual beli (SPA) dimana Johnny Wiraatmadja sebagai pemegang saham pengendali Bank akan menyerahkan HMETD yang menjadi haknya dalam Penawaran Umum Terbatas IV ini kepada China Construction Bank (CCB) untuk kemudian HMETD akan dilaksanakan oleh CCB untuk menjadi saham baru Bank. Selanjutnya, CCB akan memiliki saham Bank tidak kurang dari 51% dari jumlah seluruh saham yang ditempatkan dan disetor penuh setelah Penawaran Umum Terbatas IV dilaksanakan.

1. GENERAL (continued)

c. Public offering of the shares (continued)

In the period between January 1 to December 31, 2016, 11,654,379 Warrants Series II, respectively were converted into the Bank's shares which were exercised using exercise price of Rp190 (full amount) per share for Warrant Series II using par value of Rp100 (full amount) per share.

Based on the Decision of Extraordinary General Shareholders Meeting held on February 24, 2016 which was notarised under notarial deed No. 69 dated August 25, 2016 of Eliwaty Tjitra, S.H., the Bank offered Limited Public Offering IV with Pre-emptive Rights of 10,083,519,837 shares at par value of Rp100 (full amount) per share at offering price of Rp100 (full amount) per share.

Every shareholder which holds 100 shares, whose name was recorded in List of Bank's Shareholders that has Pre-emptive Right of 154 shares in which 1 Pre-emptive Right enables the holder to buy 1 newly issued ordinary share, has to pay fully on reservation of Pre-emptive Right at the same price with exercise price amounting to Rp100 (full amount) for every ordinary share.

Related to Limited Public Offering IV, the Sale Purchase Agreement has been signed in which Johnny Wiraatmadja as the Bank's majority shareholder will hand over his Pre-emptive Right in Limited Public Offering IV to China Construction Bank (CCB) to eventually be converted by CCB as newly issued shares. CCB will then own not less than 51% of the Bank's authorised and issued shares after Limited Public Offering IV has been held.

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1. UMUM (lanjutan)

c. Penawaran umum efek (lanjutan)

Dengan Penawaran Umum Terbatas ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp1.663.126 yang terdiri dari 16.631.260.145 lembar saham. Penawaran Umum Terbatas IV Dengan Hak Memesan Efek Terlebih Dahulu tersebut telah memperoleh pernyataan efektif dari Dewan Komisiner OJK pada tanggal 22 Juni 2016 melalui surat No. S-311/D.04/2016.

Jumlah dana yang diperoleh dari hasil Penawaran Umum Terbatas ini sebesar Rp1.663.126 dengan biaya emisi sebesar Rp42.351.

Pada periode 1 Januari hingga 31 Desember 2016, 11.654.379 Waran Seri II dikonversikan menjadi saham Bank yang dilaksanakan dengan harga pelaksanaan sebesar Rp190 (nilai penuh) per saham untuk Waran Seri II menggunakan nilai nominal sebesar Rp100 (nilai penuh) per saham.

Pada tanggal 11 Oktober 2019, Bank telah memperoleh persetujuan pemegang saham Bank atas rencana Penawaran Umum Terbatas V sebagaimana ternyata dalam Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa no.35 tanggal 11 Oktober 2019 yang telah dilaporkan kepada OJK sebagaimana dibuktikan berdasarkan tanda terima OJK No.081322 tertanggal 18 Oktober 2019 dibuat di hadapan Eliwaty Tjitra S.H, Notaris di Jakarta di mana pada poin b para pemegang saham Bank memutuskan untuk menyetujui rencana Bank untuk melakukan Penawaran Umum Terbatas dengan mengeluarkan sebanyak-banyaknya 32.000.000.000 (tiga puluh dua miliar) saham baru kepada para pemegang saham Bank dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD).

Sehubungan dengan Penawaran Umum Terbatas V ini, Bank menawarkan sebanyak 21.288.269.763 (dua puluh satu miliar dua ratus delapan puluh delapan juta dua ratus enam puluh sembilan ribu tujuh ratus enam puluh tiga) Saham Baru atas nama dengan nilai nominal Rp100 (seratus Rupiah) setiap saham yang merupakan 56,14% dari jumlah saham Bank yang telah beredar setelah PUT V.

1. GENERAL (continued)

c. Public offering of the shares (continued)

With this Limited Public Offering, the issued and fully paid-up share capital of the Bank became Rp1,663,126 representing 16,631,260,145 shares. The Limited Public Offering IV with Pre-emptive Rights became effective through the OJK Commissioner Board's letter No. S-311/D.04/2016 dated June 22, 2016.

The proceeds from this Limited Public Offering amounted to Rp1,663,126, with issuance cost of Rp42,351.

In the period between January 1 to December 31, 2016, 11,654,379 Warrants Series II were converted into the Bank's shares which were exercised using exercise price of Rp190 (full amount) per share for Warrant Series II using par value of Rp100 (full amount) per share.

On October 11, 2019, the Bank has obtained the approval of the Bank's shareholders for the Limited Public Offering V plan as evidenced in the Deed of Minutes of Extraordinary General Meeting of Shareholders no.35 dated October 11, 2019 which has been reported to OJK as evidenced by OJK's receipt No.081322 dated October 18, 2019 made before Eliwaty Tjitra SH, Notary in Jakarta where at point b the shareholders of the Bank decided to approve the Bank's plan to conduct a Limited Public Offering by issuing a maximum of 32,000,000,000 (thirty two billion) new shares to the shareholders of the Bank by issuing Pre-emptive Rights (HMETD).

In connection with this Limited Public Offering V, the Bank offers 21,288,269,763 (twenty-one billion two hundred and eighty-eight million two hundred and sixty-nine thousand seven hundred and sixty-three) New Shares on behalf of a par value of Rp100 (one hundred Rupiah) per share which represents 56.14% of the total shares of the Bank that have been outstanding after Limited Public Offering V.

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1. UMUM (lanjutan)

c. Penawaran umum efek (lanjutan)

Setiap pemegang 100 (seratus) Saham Lama Bank berhak atas 128 (seratus dua puluh delapan) HMETD dimana 1 (satu) HMETD berhak untuk membeli 1 (satu) Saham Baru dengan Harga Pelaksanaan sebesar Rp150 (seratus lima puluh Rupiah) per saham.

Dengan Penawaran Umum Terbatas ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp3.791.973 yang terdiri dari 37.919.730.514 lembar saham. Penawaran Umum Terbatas V dengan Hak Memesan Efek Terlebih Dahulu tersebut telah memperoleh pernyataan efektif dari Dewan Komisiner OJK pada tanggal 16 Juni 2020 melalui surat No. S-162/D.04/2020.

China Construction Bank Corporation (CCB Corp.) adalah Pemegang Saham Utama Bank. Pada saat Penawaran Umum Terbatas V dilaksanakan, CCB Corp. memiliki 9.978.756.012 (sembilan miliar sembilan ratus tujuh puluh delapan juta tujuh ratus lima puluh enam ribu dua belas) saham dalam Bank. CCB Corp. telah melaksanakan seluruh haknya sesuai dengan porsi kepemilikan sahamnya dalam Bank.

Jumlah dana yang diperoleh dari hasil Penawaran Umum Terbatas ini sebesar Rp3.193.240 dengan biaya emisi sebesar Rp35.383. Hasil emisi Penawaran Umum Terbatas V mencapai 100% (seratus persen) dari target dana yang direncanakan.

Setelah pelaksanaan Penawaran Umum Terbatas V, jumlah saham yang telah ditempatkan dan disetor penuh Bank adalah sebanyak 37.919.730.514 (tiga puluh tujuh miliar sembilan ratus sembilan belas juta tujuh ratus tiga puluh ribu lima ratus empat belas) saham, telah dicatatkan pada Bursa Efek Indonesia.

Pada tanggal 31 Desember 2025 dan 2024, masing-masing total saham yang telah ditempatkan dan disetor penuh Bank adalah sebanyak 37.919.730.514 dan 37.919.730.514 lembar saham, telah dicatatkan pada Bursa Efek Indonesia (Catatan 25).

1. GENERAL (continued)

c. Public offering of the shares (continued)

Each holder of 100 (one hundred) Old Bank Shares is entitled to 128 (one hundred and twenty eight) Pre-emptive Rights in which 1 (one) HMETD is entitled to purchase 1 (one) New Share at an Exercise Price of Rp150 (one hundred and fifty Rupiah) per share.

With this Limited Public Offering, the issued and fully paid-up share capital amounted to Rp3,791,973 consisting of 37,919,730,514 shares. Limited Public Offering V with Pre-emptive Rights has obtained an effective statement from the OJK Board of Commissioners on June 16, 2020 through letter No. S-162/D.04/2020.

China Construction Bank Corporation (CCB Corp) is the Bank's Main Shareholder. At the time PUT V was implemented, CCB Corp. owned 9,978,756,012 (nine billion nine hundred and seventy-eight million seven hundred and fifty-six thousand twelve) shares in the Bank. CCB Corp. has exercised all of its rights in accordance with its shareholding in the Bank.

The amount of funds obtained from the Limited Public Offering amounted to Rp3,193,240 with an emission fee of Rp35,383. Limited Public Offering V emissions reached 100% (one hundred percent) of the planned fund target.

After the implementation of Limited Public Offering V, the number of fully issued and paid-up shares is 37,919,730,514 (thirty-seven billion nine hundred and nineteen million seven hundred and thirty thousand five hundred and fourteen) shares, which were listed on the Indonesia Stock Exchange.

As of December 31, 2025 and 2024, the Bank's fully issued and paid-up shares is 37,919,730,514 and 37,919,730,514, respectively, which were listed on the Indonesia Stock Exchange (Note 25).

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1. UMUM (lanjutan)

d. Dewan Komisaris, Direksi, dan karyawan

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

31 Desember/December 31,

	2025	2024
Dewan Komisaris		
Komisaris Utama	Wu Jianzheng*	Sun Jianzheng*
Komisaris	Guo Meijun	Guo Meijun
Komisaris Independen	Mohamad Hasan	Mohamad Hasan
Komisaris Independen	Yudo Sutanto, Nyoo	Yudo Sutanto, Nyoo
Direksi		
Direktur Utama	Jiang Yongdong**	Jiang Yongdong**
Direktur Corporate and International Banking	Zhu Yong	Zhu Yong
Direktur Operasional	Junianto	Junianto
Direktur Commercial and Retail Banking	Suryati Budiyanto***	Setiawati Samahita***
Direktur Kepatuhan	Andreas Herman Basuki****	Agresius R. Kadiaman****

Board of Commissioners
President Commissioner
Commissioner
Independent Commissioner
Independent Commissioner

Board of Directors
President Director
Corporate and International
Banking Director
Operational Director
Commercial and Retail
Banking Director
Compliance Director

* Sun Jianzheng telah mengundurkan diri dari jabatan Komisaris Utama efektif tanggal 7 Juni 2024 dan digantikan oleh Wu Jianzheng yang diangkat melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 24 April 2025 dan telah efektif menjabat sebagai Komisaris Utama sejak tanggal 7 Mei 2025./ *Sun Jianzheng has resigned from the position of President Commissioner effective as of June 7, 2024 and was replaced by Wu Jianzheng who was appointed by Extraordinary General Meeting of Shareholders (EGMS) on April 24, 2025 and has been effective as President Commissioner since May 7, 2025.*

** Jiang Yongdong diangkat melalui RUPSLB tanggal 20 Desember 2024, dan telah efektif menjabat sebagai Direktur Utama sejak tanggal 14 Maret 2025./ *Jiang Yongdong who was appointed as President Director by EGMS on December 20, 2024 and has been effective as President Director since March 14, 2025.*

*** Setiawati Samahita telah mengundurkan diri dari jabatan Direktur Commercial & Retail Banking efektif tanggal 24 April 2025 dan digantikan oleh Suryati Budiyanto yang diangkat dan efektif sebagai Direktur Commercial & Retail Banking melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 23 Desember 2025./ *Setiawati Samahita has resigned from her position as Commercial & Retail Banking Director effective as of April 24, 2025 and was replaced by Suryati Budiyanto who was appointed and effective as Commercial & Retail Banking Director by General Meeting of Shareholders (EGMS) on December 23, 2025.*

**** Agresius R. Kadiaman telah mengundurkan diri dari jabatan Direktur Kepatuhan efektif tanggal 23 Desember 2025 dan digantikan oleh Andreas Herman Basuki yang diangkat dan efektif sebagai Direktur Kepatuhan melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 23 Desember 2025./ *Agresius R. Kadiaman has resigned from his position as Compliance Director effective as of December 23, 2025 and was replaced by Andreas Herman Basuki who was appointed and effective as Compliance Director by General Meeting of Shareholders (EGMS) on December 23, 2025.*

Pada tanggal 31 Desember 2025 dan 2024, jumlah karyawan Bank (termasuk karyawan kontrak) masing-masing sebanyak 1.140 dan 1.131 orang (tidak diaudit).

As of December 31, 2025 and 2024, the total number of the Bank's employees (including contract employees) are 1,140 and 1,131 employees, respectively (unaudited).

e. Komite Audit

Pada tanggal 31 Desember 2025 dan 2024, susunan Komite Audit adalah sebagai berikut:

31 Desember/December 31

	2025	2024
Ketua	Mohamad Hasan	Mohamad Hasan
Anggota	Mohamad Hassan	Mohamad Hassan
Anggota	Oen Indra Widjaja*	Mohammad Sumarsono*

Chairman
Member
Member

* Mohammad Sumarsono digantikan oleh Oen Indra Widjaja efektif tanggal 22 Januari 2025./ *Mohammad Sumarsono was replaced by Oen Indra Widjaja, effective January 22, 2025.*

Pembentukan Komite Audit Bank telah sesuai dengan Peraturan Otoritas Jasa Keuangan ("POJK") No. 55/POJK.04/2015.

The establishment of the Bank's Audit Committee is in compliance Regulation of Financial Services Authority ("POJK") No. 55/POJK.04/2015.

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1. UMUM (lanjutan)

f. Sekretaris Perusahaan

Sekretaris Perusahaan Bank pada tanggal 31 Desember 2025 adalah Thomas Widiyanto menggantikan yang sebelumnya menjabat yaitu, Andreas Herman Basuki efektif tanggal 13 November 2024 berdasarkan Keputusan Direksi No. 103/CCBI/XI/2024 tanggal 1 November 2024.

g. Satuan Kerja Audit Internal

31 Desember/December 31,			
	2025	2024	
Kepala Satuan Kerja Audit Internal	Rita Fitria	Rita Fitria	Head of Internal Audit

h. Komite Pemantau Risiko

Pada tanggal 31 Desember 2025 dan 2024, susunan Komite Pemantau Risiko adalah sebagai berikut:

31 Desember/December 31,			
	2025	2024	
Ketua	Yudo Sutanto, Nyoo	Yudo Sutanto, Nyoo	Chairman
Anggota	Oen Indra Widjaja*	Mohamad Sumarsono*	Member
Anggota	Mulyadi	Mulyadi	Member

* Mohammad Sumarsono digantikan oleh Oen Indra Widjaja efektif tanggal 22 Januari 2025./ Mohammad Sumarsono was replaced by Oen Indra Widjaja, effective January 22, 2025.

i. Komite Remunerasi dan Nominasi

Pada tanggal 31 Desember 2025 dan 2024, susunan Komite Remunerasi dan Nominasi adalah sebagai berikut:

31 Desember/December 31,			
	2025	2024	
Ketua	Mohamad Hasan	Mohamad Hasan	Chairman
Anggota	Guo Meijun*	-	Member
Anggota	Irwan Ignatius Bonto	Irwan Ignatius Bonto	Member

* Guo Meijun menjadi anggota Komite Remunerasi dan Nominasi efektif per tanggal 6 Februari 2025./ Guo Meijun took position as a member of Remuneration and Nomination Committee effective as of February 6, 2025.

1. GENERAL (continued)

f. Corporate Secretary

The Bank's Corporate Secretary as of December 31, 2025 is Thomas Widiyanto replaces the previous incumbent, Andreas Herman Basuki effective as of November 13, 2024 based on Board of Directors' Decree No. 103/CCBI/XI/2024 dated November 1, 2024.

g. Internal Audit

h. Risk Monitoring Committee

As of December 31, 2025 and 2024, the composition of the Risk Monitoring Committee are as follows:

i. Remuneration and Nomination Committee

As of December 31, 2025 and 2024, the composition of the Remuneration and Nomination Committee are as follows:

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL

Kebijakan akuntansi material yang diterapkan secara konsisten untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 dalam penyusunan laporan keuangan Bank adalah sebagai berikut:

a. Dasar penyusunan laporan keuangan

Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI") dan peraturan Bapepam-LK No. VIII.G.7, Lampiran Keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Laporan keuangan disusun berdasarkan basis akrual dengan menggunakan konsep nilai historis, kecuali untuk revaluasi aset tetap dan jika standar akuntansi mensyaratkan pengukuran nilai wajar.

Laporan arus kas disusun dengan menggunakan metode langsung yang dimodifikasi dengan mengelompokkan arus kas ke dalam aktivitas operasi, investasi dan pendanaan.

Untuk tujuan penyajian laporan arus kas, kas dan setara kas meliputi kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu tiga bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan serta tidak dibatasi penggunaannya.

Bank telah menetapkan mata uang fungsional dan penyajian adalah mata uang Rupiah. Seluruh angka dalam laporan keuangan ini dibulatkan menjadi dan dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES

The material accounting policies applied consistently in preparing the financial statements of the Bank for the year ended December 31, 2025 and 2024 are as follows:

a. Basis of preparation of the financial statements

The financial statements have been prepared and presented in accordance with the Indonesian Financial Accounting Standards including Statements and Interpretations issued by the Board of Financial Accounting Standards of the Indonesian Institute of Accountants ("DSAK-IAI") and Bapepam-LK's regulation No. VIII G.7, Appendix of the Decision of the Chairman of Bapepam-LK No. KEP-347/BL/2012 dated June 25, 2012 regarding "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies".

The financial statements have been prepared on accrual basis under the historical cost convention, except for the revaluation of fixed assets and where accounting standards require fair value measurement.

The statements of cash flows are prepared based on the modified direct method by classifying cash flows on the basis of operating, investing and financing activities.

For the purpose of presentation of the statements of cash flows, cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks that mature within three months from the date of acquisition, as long as they are neither being pledged as collateral nor restricted.

The Bank has determined that its functional and presentation currency is Rupiah. Figures in the financial statements are rounded to and stated in millions of Rupiah, unless otherwise specified.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

a. Dasar penyusunan laporan keuangan (lanjutan)

Penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia mengharuskan penggunaan estimasi dan asumsi. Hal tersebut juga mengharuskan manajemen untuk membuat pertimbangan dalam proses penerapan kebijakan akuntansi Bank. Area yang kompleks atau memerlukan tingkat pertimbangan yang lebih tinggi, atau area di mana asumsi dan estimasi dapat berdampak material terhadap laporan keuangan diungkapkan di Catatan 3, kecuali dinyatakan dibawah ini. Kebijakan akuntansi telah diterapkan secara konsisten pada laporan keuangan tahunan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, sesuai dengan Pernyataan Standar Akuntansi Keuangan di Indonesia (PSAK).

b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan

Penerapan dari standar dan interpretasi baru berikut sejak 1 Januari 2025, tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak berdampak material terhadap jumlah yang dilaporkan pada periode berjalan atau tahun sebelumnya:

- Amendemen PSAK No. 221, "Pengaruh Perubahan Kurs Valuta Asing" tentang Kekurangan Ketertukaran. Amendemen tersebut mengharuskan pengungkapan informasi yang memungkinkan pengguna laporan keuangan memahami dampak mata uang yang tidak dapat dipertukarkan dengan mata uang lain yang memengaruhi, atau diperkirakan akan memengaruhi, kinerja keuangan, posisi keuangan, dan arus kas entitas. Amendemen berlaku untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2025. Penerapan dini diperkenankan dimana entitas diharuskan mengungkapkan fakta tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

a. Basis of preparation of the financial statements (continued)

The preparation of financial statements in conformity with Indonesian Financial Accounting Standards requires the use of certain critical accounting estimates and assumptions. It also requires management to exercise its judgment in the process of applying the Bank's accounting policies. The areas involving a higher degree of judgment or complexity, or areas where assumptions and estimates are material to the financial statements are disclosed in Note 3, except as described below. The accounting policies applied are consistent with the annual financial statements for the years ended December 31, 2025 and 2024, which confirm to the Statements of Financial Accounting Standards (SFAS).

b. Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards

The adoption of these new and revised standards and interpretation since January 1, 2025 did not result in substansial changes to Bank's accounting policies and had no material effect on the amounts reported for the current or prior financial period/years:

- Amendment of SFAS No. 221, "The Effect of Changes in Foreign Exchange Rates" regarding the Lack of Convertibility. The amendments require disclosure of information that enables users of financial statements to understand the impact of a currency not being exchangeable into the other currency affects, or is expected to affect, the entity's financial performance, financial position and cash flows. The amendments apply for annual reporting periods beginning on or after January 1, 2025. Earlier application is permitted which an entity is required to disclose that fact.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

c. Kombinasi bisnis

Metode akuisisi

Bank menerapkan metode akuisisi untuk mencatat kombinasi bisnis. Imbalan yang dialihkan untuk akuisisi suatu entitas anak adalah sebesar nilai wajar aset yang dialihkan, liabilitas yang diakui terhadap pemilik pihak yang diakuisi sebelumnya, dan kepentingan ekuitas yang diterbitkan oleh Bank. Imbalan yang dialihkan termasuk nilai wajar aset atau liabilitas yang timbul dari kesepakatan imbalan kontinjensi. Aset teridentifikasi yang diperoleh dan liabilitas serta liabilitas kontinjensi yang diambil alih dalam suatu kombinasi bisnis diukur pada awalnya sebesar nilai wajar pada tanggal akuisisi.

Imbalan kontinjensi yang dialihkan oleh pihak pengakuisisi diakui pada nilai wajar tanggal akuisisi. Perubahan nilai wajar atas imbalan kontinjensi setelah tanggal akuisisi yang diklasifikasikan sebagai aset atau liabilitas akan diakui sebagai laba rugi sesuai dengan PSAK 239. Jika diklasifikasikan sebagai ekuitas, imbalan kontinjensi tidak diukur kembali dan penyelesaian selanjutnya diperhitungkan dalam ekuitas.

Pada tanggal akuisisi, *goodwill* awalnya diukur pada harga perolehan yang merupakan selisih lebih nilai agregat dari imbalan yang dialihkan dan total setiap Kepentingan Non-pengendali (KNP) atas selisih total dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih. Jika imbalan tersebut kurang dari nilai wajar aset neto entitas anak yang diakuisisi, selisih tersebut diakui sebagai laba rugi.

Peninjauan atas penurunan nilai pada *goodwill* dilakukan setahun sekali atau dapat lebih sering apabila terdapat peristiwa atau perubahan keadaan yang mengindikasikan adanya potensi penurunan nilai. *Goodwill* dinyatakan sebesar nilai perolehan dikurangi kerugian penurunan nilai.

Untuk pengujian penurunan nilai, *goodwill* yang diperoleh dalam kombinasi bisnis dialokasikan pada setiap unit penghasil kas atau kelompok unit penghasil kas, yang diharapkan dapat memberikan manfaat dari sinergi kombinasi bisnis tersebut. Setiap unit atau kelompok unit yang memperoleh alokasi *goodwill* merupakan tingkat terendah dalam entitas yang *goodwill*-nya dipantau untuk tujuan manajemen internal. *Goodwill* dipantau pada level segmen operasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

c. Business combination

Acquisition method

The Bank applies the acquisition method to account for business combinations. The consideration transferred for the acquisition of a subsidiary is the fair value of the assets transferred, the liabilities incurred to the former owners of the acquiree, and the equity interests issued by the Bank. The consideration transferred includes the fair value of any asset or liability resulting from a contingent consideration arrangement. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are measured initially at their fair values at the acquisition date.

Any contingent consideration to be transferred by the acquirer will be recognised at fair value at the acquisition date. Subsequent changes to the fair value of the contingent consideration which is deemed to be an asset or liability will be recognised in accordance with SFAS 239 either in profit or loss. If the contingent consideration is classified as equity, it should not be remeasured until it is finally settled within equity.

At acquisition date, goodwill is initially measured at cost being the excess of the aggregate of the consideration transferred and the amount recognised for Non-controlling Interest (NCI) over the net identifiable assets acquired and liabilities assumed. If this consideration is lower than the fair value of the net assets of the subsidiary acquired, the difference is recognised in profit or loss.

Goodwill impairment reviews are undertaken annually or more frequently if events or changes in circumstances indicate a potential impairment. Goodwill is carried at cost less impairment losses.

For the purpose of impairment testing, goodwill acquired in a business combination is allocated to each of the cash-generating units ("CGU") or groups of CGUs, that is expected to benefit from the synergies of the combination. Each unit or group of units to which the goodwill is allocated represents the lowest level within the entity at which the goodwill is monitored for internal management purposes. Goodwill is monitored at the operating segment level.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

c. Kombinasi bisnis (lanjutan)

Metode penyatuan kepemilikan

Transaksi integrasi usaha dan operasi antara PT Bank Windu Kentjana International Tbk dan PT Bank Antardaerah (Catatan 1b) merupakan transaksi kombinasi bisnis entitas sependengali. Transaksi kombinasi bisnis antar entitas sependengali berupa pengalihan bisnis termasuk aset maupun liabilitas terkait dalam rangka reorganisasi entitas-entitas yang berada dalam suatu kelompok yang sama bukan merupakan perubahan kepemilikan dalam arti substansi ekonomi. Berdasarkan PSAK 338 "Kombinasi Bisnis Entitas Sependengali", transaksi tersebut diakui pada jumlah tercatat berdasarkan metode penyatuan kepemilikan.

d. Aset dan liabilitas keuangan

Bank menerapkan PSAK 109 "Instrumen Keuangan", PSAK 107 "Instrumen Keuangan: Pengungkapan", dan PSAK 113, "Pengukuran Nilai Wajar".

(i) Klasifikasi

Aset keuangan Bank terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain. Efek-efek terdiri dari tagihan derivatif, kredit yang diberikan, pendapatan bunga yang masih akan diterima, dan aset lain-lain.

Liabilitas keuangan Bank terdiri dari liabilitas segera, simpanan dari nasabah, simpanan dari bank lain, liabilitas atas efek-efek yang dijual dengan janji dibeli kembali, liabilitas derivatif, liabilitas akseptasi, bunga yang masih harus dibayar, surat berharga subordinasi dan liabilitas lain-lain.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

c. Business combination (continued)

Pooling of interest method

Business integration transaction and operation between PT Bank Windu Kentjana International Tbk and PT Bank Antardaerah (Note 1b) is a business combination under common control transaction. Business combination transaction between entities under common control in form of business transfer including the related assets and liabilities in the event of reorganisation of entities under the same group does not constitute change in ownership by economic substance definition. According to SFAS 338 "Business Combination of Entities Under Common Control", such transaction is recognised at carrying value under pooling of interest method.

d. Financial assets and liabilities

The Bank has applied SFAS 109 "Financial Instruments", SFAS 107, "Financial Instruments: Disclosures", and SFAS 113, "Fair Value Measurement".

(i) Classification

The Bank's financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, marketable securities, derivative receivables, loans, interest receivables and other assets.

The Bank's financial liabilities consist of obligation due immediately, deposits from customers, deposits from other banks, liabilities on securities sold under agreements to repurchase, derivative payables, acceptance payables, interest payables, subordinated securities and other liabilities.

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 that are measured at fair value through other comprehensive income;
- Financial assets measured at amortised cost.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

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 ("hold to collect"); 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.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan ("hold to collect and sell"); dan
- Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(i) Classification (continued)

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 obtain contractual cash flow ("hold to collect"); and
- The contractual terms of the financial assets provide rights on a certain date for cash flow obtained solely from payment of principal and interest (SPPI) on the principal amount owed.

Financial assets are measured at fair value through other comprehensive income if they meet the following conditions:

- Financial assets are managed in a business model that aims to obtain contractual cash flow and sell financial assets ("hold to collect and sell"); and
- The contractual requirements of the financial assets meet the SPPI criteria.

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.

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d. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

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.

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 material mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "accounting mismatch").

Penilaian model bisnis

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

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;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(i) Classification (continued)

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.

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 materially reduces the measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

Business models evaluation

The business model is determined at a level that reflects how groups of financial assets are managed together to achieve certain business objectives.

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;*

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d. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian model bisnis (lanjutan)

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada hal-hal berikut: (lanjutan)

- 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).

Aset keuangan yang dimiliki untuk diperdagangkan dan penilaian kinerja berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Derivatif juga dikategorikan dalam kelompok ini, kecuali derivatif yang ditetapkan sebagai instrumen lindung nilai efektif.

Penilaian mengenai arus kas kontraktual yang diperoleh semata-mata dari pembayaran pokok dan bunga (SPPI)

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, serta marjin laba.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(i) Classification (continued)

Business models evaluation (continued)

The evaluation of the business model is carried out by considering, but not limited to the following: (continued)

- 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).

Financial assets held for trading and which performance appraisals based on fair value are measured at fair value through profit or loss.

Derivatives are also categorised under this classification, unless they are designated as effective hedging instruments.

Evaluation of contractual cash flows obtained solely from payment of principal and interest (SPPI)

For the purpose of this evaluation, 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 Fund Borrowing costs, as well as profit margins.

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d. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata-mata dari pembayaran pokok dan bunga (SPPI) (lanjutan)

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 laporan laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan liabilitas keuangan yang telah diklasifikasikan dalam kelompok diperdagangkan;
- Liabilitas keuangan lain yang tidak diklasifikasikan sebagai liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dikategorikan dan diukur dengan biaya perolehan diamortisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(i) Classification (continued)

Evaluation of contractual cash flows obtained solely from payment of principal and interest (SPPI) (continued)

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 has 2 (two) sub-classifications, i.e., those designated as such upon initial recognition and those classified as held for trading;
- Other financial liabilities that are not classified as financial liabilities at fair value through profit or loss are categorised and measured at amortized cost.

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d. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Berikut klasifikasi instrumen keuangan Bank berdasarkan PSAK 109:

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(i) Classification (continued)

Below are financial instruments classification of the Bank based on SFAS 109:

Instrumen keuangan/ Financial instruments		Kategori yang didefinisikan oleh PSAK 109/ Category as defined by SFAS 109
Aset keuangan/ Financial assets	Kas/Cash	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial assets at amortized cost
	Giro pada Bank Indonesia/ Current accounts with Bank Indonesia	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial assets at amortized cost
	Giro pada bank lain/ Current accounts with other banks	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial assets at amortized cost
	Penempatan pada Bank Indonesia dan bank lain/ Placements with Bank Indonesia and other banks	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial assets at amortized cost
	Tagihan derivatif/Derivative receivables	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/Financial liabilities at fair value through profit or loss
	Efek-efek/Marketable securities	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial assets at amortized cost Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/Financial assets at fair value through other comprehensive income
	Tagihan akseptasi/Acceptance receivables	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial assets at amortized cost
	Kredit yang diberikan/ Loans	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial assets at amortized cost
	Pendapatan bunga yang masih akan diterima/Interest receivables	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial assets at amortized cost
	Aset lain-lain/ Other assets	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial assets at amortized cost

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d. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Berikut klasifikasi instrumen keuangan Bank berdasarkan PSAK 109: (lanjutan)

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(i) Classification (continued)

Below are financial instruments classification of the Bank based on SFAS 109: (continued)

Instrumen keuangan/ Financial instruments		Kategori yang didefinisikan oleh PSAK 109/ Category as defined by SFAS 109
Liabilitas keuangan/ Financial liabilities	Liabilitas segera/ Obligation due immediately	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial liabilities at amortized cost
	Liabilitas derivatif/ Derivative payables	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/Financial liabilities at fair value through profit or loss
	Liabilitas akseptasi/ Acceptance payables	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial liabilities at amortized cost
	Simpanan dari nasabah/ Deposits from customers	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial liabilities at amortized cost
	Simpanan dari bank lain/ Deposits from other banks	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial liabilities at amortized cost
	Bunga yang masih harus dibayar/Interest payables	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial liabilities at amortized cost
	Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali/Liabilities on securities sold under repurchase agreements	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial liabilities at amortized cost
	Pinjaman yang diterima/Fund borrowing	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial liabilities at amortized cost
	Liabilitas lain-lain/ Other liabilities	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/Financial liabilities at amortized cost

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d. Aset dan liabilitas keuangan (lanjutan)

(ii) Pengakuan awal

Aset dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset atau liabilitas keuangan tidak diklasifikasikan sebagai nilai wajar melalui laba rugi, nilai wajar tersebut ditambah/dikurangi biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset atau liabilitas keuangan.

Bank pada pengakuan awal dapat menetapkan aset dan keuangan liabilitas tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketentuan sebagai berikut:

- Penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi inkonsistensi pengukuran dan pengakuan (*accounting mismatch*) yang dapat timbul; atau
- Aset dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- Aset dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan tetapi tidak dapat mengukur derivatif melekat secara terpisah.

(iii) Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(ii) Initial recognition

Financial assets and liabilities are initially recognized at fair value. For those financial assets or liabilities not classified as fair value through profit or loss, the fair value is added/deducted with directly attributable transaction costs to the issuance of financial assets or liabilities.

The Bank upon initial recognition may designate certain financial assets and liabilities at fair value through profit or loss (fair value option). The fair value option is only applied when the following conditions are met:

- *The application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise; or*
- *The financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *The financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated but are unable to measure the embedded derivative separately.*

(iii) Subsequent measurement

Financial assets at fair value through other comprehensive income and financial assets and liabilities at fair value through profit or loss are measured at fair value.

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d. Aset dan liabilitas keuangan (lanjutan)

(iii) Pengukuran setelah pengakuan awal (lanjutan)

Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

(iv) Penghentian pengakuan

a. Aset keuangan dihentikan pengakuannya jika:

- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- Bank telah mentransfer haknya untuk menerima arus kas yang berasal dari aset keuangan atau menanggung kewajiban untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass through arrangement*).

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan, dibatalkan atau kadaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, seperti pertukaran atau modifikasi yang diperlakukan sebagai penghentian pengakuan liabilitas awal, dan pengakuan liabilitas baru dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(iii) Subsequent measurement (continued)

Financial assets classified as amortized cost and other financial liabilities are measured at amortized cost using the effective interest rate method.

(iv) Derecognition

a. Financial assets are derecognized when:

- *The contractual rights to receive cash flows from the financial assets have expired; or*
- *The Bank has transferred its rights to receive cash flows from the financial assets or have assumed an obligation to pay the cash flows in full without material delay to a third party under a "pass through arrangement".*

b. Financial liabilities are derecognized when they are extinguished i.e., when the liabilities stated in the contract are discharged, cancelled or has expired.

Where an existing financial liability is replaced by another from the same lender on substantially different terms or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in the statement of profit or loss and other comprehensive income.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban

- a. Pendapatan dan beban bunga atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, serta aset dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi diakui pada laporan 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 suku bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan yang memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat suku 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 suku bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(v) Income and expense recognition

- a. Interest income and expense on financial assets measured at fair value through other comprehensive income, as well as financial assets and liabilities measured at amortized cost are recognized in the statement of profit or loss using the effective interest rate 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 is no longer deteriorating, the calculation of interest income will be calculated by applying an effective interest rate to the gross carrying amount of the financial asset.

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.

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d. Aset dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban (lanjutan)

- b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain selain keuntungan atau kerugian selisih kurs atas instrumen utang diakui secara langsung dalam penghasilan komprehensif lain (sebagai bagian dari ekuitas) hingga aset keuangan tersebut dihentikan pengakuannya atau terdapat penurunan nilai.

Pada saat aset keuangan dihentikan pengakuannya atau mengalami penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi.

Dalam menghitung pendapatan dan beban bunga, tingkat suku bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan yang memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

(vi) Reklasifikasi aset keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Tidak terdapat reklasifikasi untuk liabilitas keuangan.

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 dalam laporan laba rugi dan penghasilan komprehensif lainnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(v) Income and expense recognition (continued)

- b. Gains and losses arising from changes in the fair value of financial asset measured at fair value through other comprehensive income other than foreign exchange gains or losses on debt instruments are recognized directly in other comprehensive income (as part of equity) until the financial asset is derecognized or impaired.

When a financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity are recognized in statement of profit or loss.

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.

(vi) Reclassification of financial assets

The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.

There is no reclassification of financial liabilities.

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.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Aset dan liabilitas keuangan (lanjutan)

d. Financial assets and liabilities (continued)

(vi) Reklasifikasi aset keuangan (lanjutan)

(vi) Reclassification of financial assets (continued)

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

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.

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.

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 wajar.

Reclassifications on 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 wajar.

Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.

(vii) Saling hapus

(vii) Offsetting

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 saling hapus tidak kontingen atas peristiwa di masa depan dan dapat dipaksakan secara hukum dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar atau peristiwa kepailitan atau kebangkrutan Bank atau pihak lawan.

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 recognised amounts and there is an intention to settle on a net basis, or to realise the assets and settle the liabilities simultaneously. The legally enforceable right must not be contingent on the future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the Bank or the counterparty.

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d. Aset dan liabilitas keuangan (lanjutan)

(vii) Saling hapus (lanjutan)

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

(viii) 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 pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya dan dikurangi penurunan nilai.

(ix) 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, di pasar 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 ekonomi 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(vii) Offsetting (continued)

Income and expenses are presented on a net basis only when permitted by accounting standards.

(viii) Amortized cost measurement

The amortized cost of a financial assets or liabilities are the amount at which the financial assets or liabilities are measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

(ix) 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 principal market for the asset or liability; or
- In the absence of a principal 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.

The Bank uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.

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d. Aset dan liabilitas keuangan (lanjutan)

(ix) Pengukuran nilai wajar (lanjutan)

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 material atas pengukuran nilai wajar secara keseluruhan, sebagai berikut:

Tingkat 1

Harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik. Suatu pasar dianggap aktif apabila informasi mengenai harga kuotasi dapat dengan mudah dan secara berkala tersedia dari suatu bursa pedagang efek atau broker, kelompok penilai harga pasar industri tertentu, atau regulator dimana harga-harga tersebut mencerminkan transaksi pasar yang aktual dan reguler pada tingkat yang wajar. Harga pasar yang dikutip untuk aset keuangan yang dimiliki Bank adalah harga tengah sekarang.

Tingkat 2

Input selain harga yang dikutip dari pasar yang disertakan pada Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (yaitu sebagai sebuah harga) atau secara tidak langsung (yaitu sebagai turunan dari harga).

Tingkat 3

Input untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (yaitu informasi 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 material dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(ix) Fair value measurement (continued)

All assets and liabilities for which fair value which are measured or disclosed in the financial statements are categorised within the fair value hierarchy, described based on the lowest level input that is material to the fair value measurement as a whole, as follows:

Level 1

Quoted prices (unadjusted) in active markets for identical asset and liability. A market is regarded as active if quoted prices are readily and regularly available from an exchange dealer or broker, industry group pricing service, or regulatory agency, in which those prices represent actual and regularly occurring market transaction on an arm's length basis. The quoted market price used for financial assets held by the Bank is the current mid price.

Level 2

Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices).

Level 3

Inputs for the assets or liabilities that are not based on observable market data (i.e., unobservable inputs).

For assets and liabilities that are recognised 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 material to the fair value measurement as a whole) at the end of each reporting period.

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d. Aset dan liabilitas keuangan (lanjutan)

(ix) Pengukuran nilai wajar (lanjutan)

Untuk tujuan pengungkapan nilai wajar, Bank telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 33).

e. Cadangan kerugian penurunan nilai atas aset keuangan

Pada setiap tanggal pelaporan, Bank menghitung kerugian kredit ekspektasian berdasarkan estimasi 12 bulan. Jika terjadi kenaikan risiko kredit yang signifikan sejak pengakuan awal maka estimasi kerugian kredit ekspektasian akan dihitung sepanjang umur kontrak.

Kerugian kredit ekspektasian merupakan estimasi probabilitas tertimbang dari kerugian kredit (yaitu nilai kini dari seluruh kekurangan kas) selama perkiraan umur instrumen keuangan. Kekurangan kas adalah selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank.

Bank menetapkan definisi peningkatan risiko kredit instrumen keuangan secara material sejak pengakuan awal sebagai berikut:

- sesuai dengan praduga (*rebuttable presumption*) PSAK 109, yaitu ketika pembayaran kontraktual tertunggak lebih dari 30 hari; atau
- ketika terjadi restrukturisasi aset keuangan yang disebabkan oleh peningkatan risiko kredit.

Bank menerapkan definisi gagal bayar (*stage 3*) yang konsisten dengan definisi yang digunakan untuk tujuan manajemen risiko kredit internal untuk instrumen keuangan yang relevan, yaitu:

- ketika instrumen keuangan telah menunggak 90 hari; atau
- telah berada pada kolektibilitas BI 3, 4, atau 5.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(ix) Fair value measurement (continued)

For the purpose of fair value disclosures, the Bank has determined classes of assets and liabilities on the basis of the nature, characteristics and risks of the asset or liability, and the level of the fair value hierarchy (Note 33).

e. Allowance for impairment losses on financial assets

At reporting date, the Bank calculates expected credit loss based on estimated 12 months. If there is a significant increase in credit risk since initial recognition, the estimated expected credit loss will be calculated throughout the life of the contract.

Expected credit losses are estimated weighted probabilities of credit losses (is the present value of all cash shortages) over the estimated life of the financial instrument. Cash shortages are the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows that are expected to be received by the Bank.

The Bank has determined the definition of a material increase in credit risk of financial instruments since initial recognition as follows:

- in accordance with presumption (*rebuttable presumption*) SFAS 109, i.e. when contractual payments are overdue for more than 30 days; or
- when there is a restructuring of financial assets caused by increased credit risk.

The Bank applies a definition of default (*stage 3*) that is consistent with the definition used for internal credit risk management for relevant financial instruments, namely:

- when financial instruments are in 90 days in arrears; or
- is in BI collectibility 3, 4, or 5.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Bank mengelompokkan aset keuangan dibeli dari aset keuangan memburuk apabila:

- hilangnya pasar aktif dari aset keuangan; dan
- pembelian dengan diskon sangat besar;
- pihak peminjam dinyatakan pailit;
- terdapat perubahan dari bentuk penyediaan dana; atau
- debitur telah berada pada *stage 3* dan memenuhi salah satu kondisi berikut:
 - telah dilakukan restrukturisasi secara berulang-ulang dan terjadi pelanggaran kontrak secara signifikan; atau
 - atas restrukturisasi yang terjadi, terdapat selisih negatif lebih dari 20% atas nilai kini arus kas masa depan (yang didiskontokan menggunakan suku bunga efektif awal) antara persyaratan awal dan persyaratan restrukturisasi.

Bank melakukan penurunan nilai secara individu atau kolektif dengan mempertimbangkan semua informasi yang wajar dan didukung, termasuk informasi yang bersifat perkiraan masa depan (*forward-looking*).

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif berdasarkan karakteristik risiko kredit yang sama dengan mempertimbangkan segmentasi kredit berdasarkan permodelan kerugian masa depan.

Bank menggunakan metode statistik, *credit rating* dan perkiraan makroekonomi untuk menilai cadangan kerugian penurunan nilai atas kredit yang diberikan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Allowance for impairment losses on financial assets (continued)

The bank classifies a debt financial asset as purchased or originated credit-impaired financial asset if:

- there is a loss of an active market from financial assets; and
- purchases with very large discounts;
- the borrower is declared bankrupt;
- there is a change in the form of provision of funds; or
- the debtor is at stage 3 and meets one of the following conditions:
 - repeated restructuring and significant breach of contract; or
 - for the restructuring that occurs, there is a negative difference of more than 20% of the present value of future cash flows (discounted using the original effective interest rate) between the initial terms and the terms of the restructuring.

The bank is impaired individually or collectively by considering all reasonable and supported information, including forward looking information.

Calculation of allowance for impairment losses on financial assets assessed collectively grouped based on similar credit risk characteristics and taking into account the loan segmentation based on future loss model.

The Bank uses statistical method, credit rating and macroeconomy forecast to assess allowance for impairment losses on loans.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

f. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

g. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain berupa deposito berjangka dan *interbank call money*.

Penempatan pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

h. Efek-efek

Efek-efek terdiri dari surat berharga yang diperdagangkan dalam pasar modal dan pasar uang seperti obligasi pemerintah, dan obligasi yang diperdagangkan di bursa efek.

Obligasi pemerintah adalah obligasi yang diterbitkan oleh Pemerintah Indonesia termasuk obligasi rekaptalisasi yang merupakan obligasi yang diterbitkan oleh Pemerintah dalam rangka rekaptalisasi bank umum.

Klasifikasi efek-efek diungkapkan di catatan 2d.

i. Tagihan derivatif dan liabilitas derivatif

Tagihan dan liabilitas derivatif untuk tujuan diperdagangkan pada saat pengukuran awal dan setelah pengakuan awal diakui dan diukur pada nilai wajar di laporan posisi keuangan, dengan biaya transaksi yang terjadi diakui langsung pada laba rugi.

Perubahan nilai wajar pada tagihan dan liabilitas derivatif untuk tujuan diperdagangkan diakui sebagai pendapatan bersih instrumen yang diperdagangkan dalam laba rugi. Keuntungan atau kerugian yang direalisasi diakui pada laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

f. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at amortised cost using the effective interest rate method less allowance for impairment losses.

g. Placements with Bank Indonesia and other banks

Placements with Bank Indonesia and other banks are in the form of time deposits and interbank call money.

Placements with Bank Indonesia and other banks are stated at amortised cost using the effective interest rate method less allowance for impairment losses.

h. Marketable securities

Marketable securities consist of securities traded in the capital market and money market such as government bonds, and bonds which are traded in the stock exchange.

Government bonds are bonds issued by the Indonesian Government including recapitalisation bonds that are issued by the Government for general bank recapitalisation.

The classification of marketable securities are disclosed in note 2d.

i. Derivative receivables and derivative payables

Derivative receivables and payables held for trading are initially recognized and subsequently measured at fair value in the statement of financial position, with transaction costs recognized directly in profit or loss.

Changes in fair value of derivative receivables and payables held for trading are recognized as net trading income in profit or loss. Gain or losses which are realized are recognized in profit or loss.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

j. Tagihan dan liabilitas akseptasi

Tagihan akseptasi diklasifikasikan sebagai aset keuangan dalam kelompok biaya perolehan diamortisasi. Lihat Catatan 2d untuk kebijakan akuntansi atas aset keuangan dalam kelompok biaya perolehan diamortisasi.

Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2d untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

k. Tagihan/Liabilitas atas efek-efek yang dibeli/dijual dengan janji dijual/dibeli kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar harga beli ditambah dengan pendapatan bunga yang sudah diakui tapi belum diterima, dikurangi dengan cadangan kerugian penurunan nilai, jika diperlukan.

Pada pengukuran awal, efek-efek yang dibeli dengan janji dijual kembali disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung.

Efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2d untuk kebijakan akuntansi tersebut.

Efek-efek yang dijual dengan janji untuk dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar jumlah pembelian kembali, dikurangi dengan bunga dibayar di muka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali diperlakukan sebagai bunga dibayar di muka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali menggunakan metode suku bunga efektif.

l. Kredit yang diberikan

Kredit yang diberikan merupakan penyediaan uang atau tagihan yang dapat disamakan dengan itu, berdasarkan kesepakatan dengan pihak penerima kredit dan mewajibkan pihak penerima kredit untuk melunasi setelah jangka waktu tertentu dengan imbalan bunga.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

j. Acceptance receivables and payables

Acceptance receivables are classified as financial assets at amortised cost. Refer to Note 2d for the accounting policy of financial assets for financial assets at amortised cost.

Acceptance payables are classified as financial liabilities at amortised cost. Refer to Note 2d for the accounting policy for financial liabilities at amortised cost

k. Receivables/Liabilities on securities purchased/sold under agreements to resale/repurchase

Securities purchased under agreements to resale are presented as an asset in the statement of financial position at the purchase price added with interest income recognised but not yet received, less allowance for impairment losses, where appropriate.

Securities purchased under agreements to resale are initially measured at fair value plus directly attributable transaction costs.

Securities purchased under agreements to resale are classified as amortized cost. Refer to Note 2d for the accounting policy of loans.

Securities sold under repurchase agreements are presented as liabilities in the statement of financial position, at the repurchase price, net of unamortized prepaid interest. The difference between the selling price and the repurchase price is treated as prepaid interest and recognized as interest expense over the period starting from when those securities are sold until they are repurchased using effective interest rate method.

l. Loans

Loans represent the lending of money or equivalent receivables under contracts with borrowers, where the borrowers are required to repay their debts with interest after a specified period of time.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

I. Kredit yang diberikan (lanjutan)

Kredit yang diberikan (termasuk kredit yang diberikan dalam pinjaman sindikasi) pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung untuk memperoleh aset keuangan tersebut. Setelah pengakuan awal, kredit yang diberikan diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai diukur pada biaya perolehan amortisasi.

Kredit yang diberikan dalam pinjaman sindikasi ataupun penerusan kredit dinyatakan sebesar pokok kredit sesuai dengan porsi risiko yang ditanggung oleh Bank.

Restrukturisasi kredit

Restrukturisasi kredit meliputi adanya penjadwalan ulang pembayaran pokok kredit dan bunga, perpanjangan jangka waktu pembayaran dan ketentuan kredit yang baru.

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit hanya diakui bila nilai tunai penerimaan kas masa depan yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok lebih kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi.

Saat persyaratan kredit telah dinegosiasi ulang atau dimodifikasi (kredit restrukturisasi), penurunan nilai yang ada diukur dengan menggunakan suku bunga efektif awal yang digunakan sebelum persyaratan diubah dan kredit tidak lagi diperhitungkan sebagai menunggak. Manajemen secara berkelanjutan meninjau kredit yang dinegosiasi ulang untuk meyakinkan terpenuhinya seluruh kriteria dan pembayaran di masa depan. Kredit yang terus menjadi subjek penilaian penurunan nilai individual atau kolektif, dihitung dengan menggunakan suku bunga efektif awal.

Kredit yang direstrukturisasi dinyatakan sebesar nilai yang lebih rendah antara nilai tercatat kredit yang diberikan pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

I. Loans (continued)

Loans (including loans under syndication) are initially measured at fair value plus transaction costs that are directly attributable to obtaining the financial asset. After initial recognition, loans are measured at amortised cost using the effective interest rate method, net of allowance for impairment losses.

Loans are classified as amortized costs.

Loans under syndication or channelling are stated at the principal amount according to the risk portion assumed by the Bank.

Loan restructuring

Loan restructuring may involve modified through loans principal and interest rescheduling, extending the payment arrangements and new loan conditions.

Losses on loan restructuring in respect of modification of the terms of the loans are recognised only if the cash value of total future cash receipts specified in the new terms of the loans, including both receipts designated as interest and those designated as loan principal are less than the recorded amounts of loans before restructuring.

Once the terms of the loans have been renegotiated or modified (restructured loans), any impairment is measured using the original effective interest rate as calculated before the modification of terms and the loan is no longer considered past due. Management continuously reviews renegotiated loans to ensure that all criteria are met and the future payments are likely to occur. The loans which continue to be subject to an individual or collective impairment assessment are calculated using the loan original effective interest rate.

Restructured loans are presented at the lower of the carrying value of the loan at the time of restructuring or the net present value of the total future cash receipts after restructuring.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

l. Kredit yang diberikan (lanjutan)

Kredit yang diberikan atau aset keuangan lain dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit dalam waktu dekat atau hubungan normal antara Bank dan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Penerimaan kemudian atas kredit yang telah dihapusbukukan sebelumnya, jika dihapusbukukan pada tahun berjalan dikreditkan ke dalam akun cadangan kerugian penurunan nilai atas kredit yang diberikan di laporan posisi keuangan, sedangkan jika dihapusbukukan di tahun sebelumnya, dikreditkan sebagai pendapatan operasional lainnya dalam laporan laba rugi dan penghasilan komprehensif lain.

m. Aset tetap

Bank menggunakan model revaluasi untuk aset tetap dimana aset tetap dinyatakan sebesar nilai wajar dikurangi akumulasi penyusutan dan rugi penurunan nilai yang terjadi setelah tanggal revaluasi. Revaluasi akan dilakukan dengan keteraturan yang cukup regular untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dari jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan. Jika perubahan nilai wajar tidak berbeda secara material, aset tersebut akan direvaluasi paling kurang setiap 3 (tiga) atau 5 (lima) tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dan bangunan dikreditkan pada "surplus revaluasi aset" sebagai bagian dari penghasilan komprehensif lainnya. Penurunan yang menghapus nilai kenaikan yang sebelumnya atas aset yang sama dibebankan terhadap "surplus revaluasi aset" sebagai bagian dari laba komprehensif; penurunan lainnya dibebankan pada laporan laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

l. Loans (continued)

Loans and receivables or other financial assets are written off when there is no realistic prospect of collection in the near future or the normal relationship between the Bank and the borrowers have ceased to exist. When a loan is deemed uncollectible, it is written off against the related allowance for impairment losses. Subsequent recoveries of loans previously written off, if written off in the current year are credited to the allowance for impairment losses account in the statements of financial position, if written off in the prior years are recognised in the statement of profit or loss and other comprehensive income as other operational income, if recovered after the statements of financial position date.

m. Fixed assets

The Bank uses the revaluation model for fixed asset where fixed assets are measured at fair value less accumulated depreciation and impairment losses recognised after the date of the revaluation. Revaluation is carried out fairly regularly to ensure that the carrying amount does not differ materially from the amount determined using the fair value at the end of the reporting period. If the changes in fair value are immaterial, the asset will be revaluated between 3 (three) or 5 (five) years.

Increases in the carrying amount arising on revaluation of land and buildings are credited to "asset revaluation surplus" as part of other comprehensive income. Decreases that offset previous increases of the same asset are debited against "asset revaluation surplus" as part of other comprehensive income; while all other decreases are charged to the profit or loss.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

m. Aset tetap (lanjutan)

Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap jumlah tercatat bruto dari aset dan jumlah tercatat neto setelah eliminasi disajikan kembali sebesar jumlah revaluasi dari aset tersebut. Pada saat penghentian aset, surplus revaluasi untuk aset tetap yang dijual dipindahkan ke saldo laba.

Penyusutan aset tetap dihitung dengan menggunakan metode garis lurus (*straight-line method*) berdasarkan taksiran masa manfaat aset tetap sebagai berikut:

	Tahun/ Years	Tarif penyusutan/ Depreciation rate
Bangunan dan prasarana	10 - 20	5% - 10%
Inventaris kantor dan kendaraan	3 - 5	20% - 33,3%

Pada setiap akhir tahun buku, manajemen melakukan pengkajian ulang atas nilai residu, masa manfaat dan metode penyusutan yang disesuaikan secara prospektif.

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 jumlah tercatat dari aset) diperhitungkan dalam laporan laba rugi dan penghasilan komprehensif lain pada periode aset tersebut dihentikan pengakuannya.

Bila nilai tercatat suatu aset melebihi taksiran jumlah yang dapat diperoleh kembali, maka nilai tersebut diturunkan ke jumlah yang dapat diperoleh kembali tersebut, yang ditentukan sebagai nilai tertinggi antara harga jual neto dan nilai pakai.

Aset dalam penyelesaian merupakan akumulasi biaya bahan dan biaya lainnya sampai dengan tanggal dimana aset tersebut telah selesai dan siap untuk digunakan. Biaya-biaya tersebut direklasifikasi ke aset tetap yang bersangkutan ketika aset tersebut telah siap dipakai.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Fixed assets (continued)

Accumulated depreciation as at the revaluation date is eliminated against the gross carrying amount of the asset and the net asset amount is restated to the revalued amount of the asset. Upon disposal, any revaluation surplus relating to the particular asset being sold is transferred to retained earnings.

Depreciation of fixed assets is computed using the straight-line method based on the estimated useful lives of the assets as follows:

	Tarif penyusutan/ Depreciation rate	
Buildings and leasehold improvements	5% - 10%	
Office equipment and vehicles	20% - 33,3%	

The residual values, useful lives and methods of depreciation of fixed assets are reviewed by the management and adjusted prospectively, if appropriate, at the end of each year.

An item of fixed assets is derecognised 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 statement of profit or loss and other comprehensive income in the period such asset is derecognised.

When the carrying amount of an asset exceeds its estimated recoverable amount, the asset is written down to its estimated recoverable amount, which is determined as the higher of the fair value less cost to sell or value in use.

Construction in progress represents the accumulated costs of materials and other relevant costs up to the date when the asset is complete and ready for use. These costs are reclassified to the respective fixed assets accounts when the asset has been made ready for use.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

n. Aset tidak berwujud

Aset tidak berwujud terdiri dari *goodwill* dan *Core Deposits Intangible*.

Aset tidak berwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Goodwill

Goodwill yang timbul dari kombinasi bisnis diakui sebagai aset pada tanggal diperolehnya pengendalian (tanggal akuisisi). *Goodwill* diukur sebagai selisih dari imbalan yang dialihkan, jumlah setiap kepentingan non pengendali pada pihak yang diakuisisi dan nilai wajar dari kepentingan ekuitas yang sebelumnya dimiliki pihak pengakuisisi pada pihak yang diakuisisi (jika ada) atas jumlah selisih bersih dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih pada tanggal akuisisi.

Untuk tujuan uji penurunan nilai, *goodwill* dialokasikan pada setiap unit penghasil kas dari Bank yang diharapkan memberikan manfaat dari sinergi kombinasi bisnis tersebut. Unit penghasil kas yang telah memperoleh alokasi *goodwill* diuji penurunan nilainya secara tahunan dan ketika terdapat indikasi bahwa unit tersebut mengalami penurunan nilai. Jika jumlah terpulihkan dari unit penghasil kas kurang dari jumlah tercatatnya, rugi penurunan nilai dialokasikan pertama untuk mengurangi jumlah tercatat aset atas setiap *goodwill* yang dialokasikan pada unit, dan selanjutnya ke aset lainnya dari unit dibagi prorata atas dasar jumlah tercatat setiap aset dalam unit tersebut. Setiap kerugian penurunan nilai *goodwill* diakui secara langsung dalam laba/rugi pada laporan laba rugi komprehensif. Rugi penurunan nilai yang diakui atas *goodwill* tidak dapat dipulihkan pada periode berikutnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

n. Intangible assets

Intangible assets consist of *goodwill* and *Core Deposits Intangible*.

Intangible assets are recognised if, and only if its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank.

Goodwill

Goodwill arising in a business combination is recognised as an asset at the date that control is acquired (the acquisition date). *Goodwill* is measured as the excess of the sum of the consideration transferred, the amount of any non-controlling interest in the acquiree and the fair value of the acquirer's previously held equity interest (if any) in the acquiree over net of the acquisition-date amounts of the identifiable assets acquired and the liabilities assumed.

For the purpose of impairment testing, *goodwill* is allocated to each of the Bank's cash-generating units expected to benefit from the synergies of the combination. A cash-generating unit to which *goodwill* has been allocated is tested for impairment annually or more frequently when there is an indication that the unit may be impaired. If the recoverable amount of the cash-generating unit is less than its carrying amount, the impairment loss is allocated first to reduce the carrying amount of any *goodwill* allocated to the unit, and then to the other assets of the unit pro-rate on the basis of the carrying amount of each asset in the unit. Any impairment loss for *goodwill* is recognised directly in profit or loss in the statement of comprehensive income. An impairment loss recognised for *goodwill* is not reversed in subsequent period.

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n. Aset tidak berwujud (lanjutan)

Core Deposits Intangible

Core Deposits Intangible (CDI) adalah aset tidak berwujud yang timbul dari akuisisi suatu bank. Aset ini merupakan nilai sekarang dari pendapatan yang akan diterima dari dana pihak ketiga, yang diakui sebagai aset pada tanggal diperolehnya pengendalian (tanggal akuisisi).

CDI diamortisasi dengan menggunakan metode garis lurus selama estimasi umur manfaatnya, yaitu 10 (sepuluh) tahun.

o. Penurunan nilai aset non keuangan

Pada setiap tanggal pelaporan, Bank melakukan penilaian apakah terdapat indikasi bahwa aset non keuangan mungkin mengalami penurunan nilai sesuai dengan PSAK 236 tentang "Penurunan Nilai Aset". Jika indikasi tersebut ada, maka nilai yang dapat dipulihkan dari aset tersebut akan diestimasi.

Nilai yang dapat dipulihkan adalah sebesar jumlah yang lebih tinggi dari nilai wajar aset (atau unit penghasil kas) dikurangi besarnya biaya untuk menjual dibandingkan dengan nilai pakai yang ditentukan untuk aset individu, kecuali aset tersebut menghasilkan arus kas masuk yang tidak tergantung lagi dari aset yang lain atau kumpulan aset, yang dalam hal jumlah terpulihkan dinilai sebagai bagian dari unit penghasil kas. Apabila nilai tercatat suatu aset (atau unit penghasil kas) melebihi jumlah terpulihkan, maka aset (atau unit penghasil kas) tersebut dianggap mengalami penurunan nilai dan diturunkan menjadi sebesar nilai yang dapat dipulihkan.

Dalam menilai nilai pakai suatu aset, estimasi terhadap arus kas dipulihkan di masa depan akan didiskontokan menjadi nilai kini dengan menggunakan tingkat suku bunga diskonto sebelum pajak yang mencerminkan penilaian pasar terhadap nilai waktu dari kas dan risiko spesifik aset (atau unit penghasil kas) tersebut.

Kerugian penurunan nilai atas aset yang tidak direvaluasi diakui pada laba/rugi. Namun, kerugian penurunan nilai atas aset yang direvaluasi diakui pada penghasilan komprehensif lainnya sebatas penurunan nilai tersebut tidak melebihi jumlah surplus revaluasi untuk aset yang sama. Kerugian penurunan nilai untuk aset yang direvaluasi mengurangi surplus revaluasi untuk aset tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

n. Intangible assets (continued)

Core Deposits Intangible

Core Deposits Intangible (CDI) is an intangible asset that arise from acquisition of a bank. This asset is the present value of future income from third party fund, recognised as an asset at the date that control is acquired (the acquisition date).

CDI is amortised by using straight-line method over its estimated useful life of 10 (ten) years.

o. Impairment of non-financial assets

At each reporting date, the Bank assesses whether there is any indication that its non-financial assets may be impaired in accordance with SFAS 236 "Impairment of Assets". If any such indication exists, then asset's recoverable amount will be estimated.

Recoverable amount is the higher of an asset's (or cash-generating unit's) fair value less cost to sell and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets, in which case the recoverable amount is assessed as part of the cash generating unit to which it belongs. If the carrying amount of an asset (or cash-generating unit) exceeds its recoverable amount, the asset (or cash-generating unit) is considered impaired and is written down to its recoverable amount.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset (or cash-generating unit).

An impairment loss on a non-revalued asset is recognised in profit or loss. However, an impairment loss on a revalued asset is recognised in other comprehensive income to the extent that the impairment loss does not exceed the amount in the revaluation surplus for that same asset. Such an impairment loss on a revalued asset reduces the revaluation surplus for that asset.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

o. Penurunan nilai aset non keuangan (lanjutan)

Bank melakukan penelaahan pada setiap tanggal pelaporan apakah terdapat indikasi bahwa pengakuan kerugian penurunan nilai sebelumnya mungkin tidak lagi ada atau telah menurun. Bila terdapat indikasi tersebut, maka jumlah terpulihkan akan diestimasi.

Kerugian penurunan nilai, kecuali untuk *goodwill* yang sebelumnya telah diakui akan dibalik hanya jika telah terjadi perubahan dalam estimasi yang digunakan untuk menentukan jumlah terpulihkan aset sejak kerugian penurunan nilai terakhir diakui. Jika demikian, nilai tercatat aset akan ditingkatkan sejumlah nilai terpulihkan.

Peningkatan nilai tercatat aset selain *goodwill* yang disebabkan oleh pembalikan kerugian penurunan nilai tidak dapat melebihi nilai tercatat yang telah ditetapkan (setelah dikurangi amortisasi atau penyusutan) jika diasumsikan tidak terdapat penurunan nilai pada tahun sebelumnya. Pembalikan tersebut diakui di dalam laporan laba rugi dan penghasilan komprehensif lain kecuali jika aset tersebut dicatat sebesar nilai yang dipulihkan, dimana pembalikannya akan diakui sebagai peningkatan revaluasi. Setelah pembalikan tersebut dicatat, beban penyusutan akan disesuaikan ke depan untuk mengalokasikan nilai tercatat aset yang telah direvaluasi setelah dikurangi nilai sisa yang diperhitungkan secara sistematis sepanjang masa manfaat aset tersebut.

p. Biaya dibayar di muka

Biaya dibayar di muka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus (*straight-line method*). Termasuk dalam biaya dibayar di muka antara lain sewa, pemeliharaan informasi teknologi dan asuransi.

q. Agunan yang diambil alih

Agunan yang diambil alih merupakan jaminan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

o. Impairment of non-financial assets (continued)

The Bank assesses at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such indication exists, the recoverable amount is estimated.

A previously recognised impairment loss, except for goodwill is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount.

The increased carrying amount of an asset other than goodwill attributable to a reversal of an impairment loss shall not exceed the carrying amount that would have been determined (net of amortisation or depreciation) had no impairment loss been recognised for the asset in prior years. Such reversal is recognised in the statement of profit or loss and other comprehensive income unless the asset is carried at a revalued amount, in which case the reversal is treated as a revaluation increase. After such reversal, the depreciation expense is adjusted in the future years to allocate the asset's revised carrying amount less any residual value on a systematic basis over its remaining life.

p. Prepaid expenses

Prepaid expenses are amortised over the expected period of benefits using the straight-line method. Included in prepaid expenses are rent, information technology maintenance and insurance.

q. Foreclosed assets

Foreclosed assets represent loan collateral acquired in settlement of loans.

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q. Agunan yang diambil alih (lanjutan)

Pada saat pengakuan awal, agunan yang diambil alih sehubungan dengan penyelesaian kredit dicatat sebesar nilai wajar setelah dikurangi biaya untuk menjualnya tetapi tidak melebihi nilai tercatat kredit yang diberikan. Bank tidak mengakui keuntungan pada saat pengambilalihan agunan. Selisih lebih antara saldo kredit yang tidak dapat ditagih dengan nilai bersih agunan yang diambil alih yang dapat direalisasikan dibebankan pada penyisihan penghapusan.

Setelah pengakuan awal, agunan yang diambil alih dicatat pada nilai yang lebih rendah antara nilai tercatat dan nilai wajar setelah dikurangi biaya untuk menjual. Selisih antara nilai agunan yang diambil alih dengan sisa pokok pinjaman yang diberikan, jika ada, dibebankan ke laporan laba rugi tahun berjalan. Selisih antara nilai agunan yang diambil alih dan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan yang bersangkutan.

Beban-beban sehubungan dengan perolehan dan pemeliharaan agunan yang diambil alih dibebankan pada laba/rugi tahun berjalan pada saat terjadinya.

r. Liabilitas segera

Liabilitas segera dicatat pada saat timbulnya kewajiban atau diterima perintah dari pemberi amanat, baik dari masyarakat maupun dari bank lain. Termasuk dalam liabilitas segera adalah liabilitas sehubungan dengan transaksi kliring dan transfer.

Liabilitas segera dicatat berdasarkan biaya perolehan diamortisasi dan diklasifikasikan sebagai liabilitas keuangan lainnya.

s. Simpanan dari nasabah

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran dan penarikannya dapat dilakukan setiap saat melalui cek atau pemindahbukuan dengan bilyet giro dan sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai titipan pemegang giro di Bank.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

q. Foreclosed assets (continued)

Foreclosed assets acquired in conjunction with settlement of loans are initially recorded at their fair value less cost to sell but not exceeding the carrying value of the loans. The Bank does not recognise any gains relating to the acquisition of foreclosed assets. The excess between uncollectible loans balance and net realisable value of foreclosed assets is charged to allowance for losses.

Subsequent to initial recognition, foreclosed assets are stated at the lower of carrying amount and fair value less cost to sell. The difference between the value of the foreclosed assets and the outstanding loan principal, if any, is charged to the current year statement of profit or loss. Any difference between the value of the foreclosed assets and the proceeds from its sale is recognised as a gain or loss on sale of the foreclosed assets.

Expenses in relation with the acquisition and maintenance of foreclosed assets are charged in the current year profit or loss as incurred.

r. Obligation due immediately

This account is recorded at the time the obligations occur or upon receipt of transfer orders from customers or other banks. Included in this account is related to clearing transactions and transfers.

Obligation due immediately is stated at amortised cost and classified as other financial liabilities.

s. Deposits from customers

Current accounts represent customer funds which can be used as payment instruments, and can be withdrawn at any time through cheque, or transferred through current account drafts and other transfer instruction media. Current accounts are stated at the amounts entrusted to the Bank by the depositors.

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s. Simpanan dari nasabah (lanjutan)

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan nasabah sesuai dengan persyaratan tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas pada pemilik tabungan.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan nasabah pada waktu tertentu sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank. Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam sertifikat yang diterbitkan oleh Bank sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan lainnya dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif.

t. Simpanan dari bank lain

Simpanan dari bank lain merupakan kewajiban kepada bank lain dalam bentuk tabungan, giro, deposito berjangka, dan *inter-bank call money*.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan lain dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dari bank lain dikurangkan dari jumlah simpanan yang diterima.

u. Pinjaman yang diterima

Pinjaman yang diterima diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal pinjaman diterima dan biaya transaksi merupakan bagian dari metode suku bunga efektif.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

s. Deposits from customers (continued)

Savings accounts represent customer funds which can be withdrawn by the depositors only under certain conditions. Savings accounts are stated at the agreed amounts due to the depositors.

Time deposits represent customers' funds which can be withdrawn by the depositors only on specific maturity dates based on the agreements between the depositors and the Bank. Time deposits are stated at the nominal amounts stated in the certificate issued by the Bank in accordance with the agreements between the depositors and the Bank.

Deposits from customers are classified as other financial liabilities and measured at amortised cost using the effective interest rate method.

t. Deposits from other banks

Deposits from other banks represent liabilities to other banks in the form of savings accounts, current accounts, time deposits, and inter-bank call money.

Deposits from other banks are classified as other financial liabilities and measured at amortised cost using the effective interest rate method. Incremental costs that can be attributed directly to the acquisition of deposits from other banks are deducted from the total deposits received.

u. Fund Borrowing

Fund borrowing are initially recognized at fair value and subsequently measured at amortised cost using the effective interest rate method. Amortised cost is calculated by taking into account any discount or premium related to the initial recognition of fund borrowing and transaction costs are an integral part of the effective interest rate.

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v. Pendapatan dan beban bunga

Pendapatan dan beban bunga diakui pada laba/rugi dengan menggunakan metode suku bunga efektif. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat neto dari aset keuangan atau liabilitas keuangan.

Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa yang akan datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut tetapi tidak mempertimbangkan kerugian kredit di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tidak terpisahkan dari suku bunga efektif.

Jika aset keuangan atau nilai kelompok aset keuangan serupa telah diturunkan sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

Kredit yang pembayaran angsuran pokok atau bunganya telah lewat 90 (sembilan puluh) hari atau lebih setelah jatuh tempo, atau kredit yang pembayarannya secara tepat waktu diragukan secara umum diklasifikasikan sebagai kredit yang mengalami penurunan nilai (*impairment*).

w. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang merupakan bagian tak terpisahkan dari suku bunga efektif atas instrumen keuangan, contohnya kegiatan pinjaman atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diperlakukan sebagai penyesuaian terhadap suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

v. Interest income and expenses

Interest income and expenses are recognised 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 or receipts over the expected life of the financial instrument (or where appropriate, a shorter period) to obtain the carrying amount of the financial asset or financial liability.

When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses. This calculation includes all commissions, fees and other forms received by the parties in the contract that are an integral part of the effective interest rate.

If a financial asset or group of similar financial assets' value has diminished as a result of impairment losses, interest income subsequently obtained is recognised based on the interest rate used to discount future cash flows in calculating impairment losses.

Loans for which the principal or interest has been past due for 90 (ninety) days or more, or when reasonable doubt exists as to the timely collection are generally classified as impaired loans.

w. Fees and commissions

Fees and commissions that are an integral part of the effective of interest rate of a financial instrument, for examples loans or fee and commission income which relates to a specific period are treated as an adjustment to the effective interest rate and classified as part of interest income in the statement of profit or loss and other comprehensive income.

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w. Pendapatan provisi dan komisi (lanjutan)

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.

x. Imbalan kerja

Bank mencatat estimasi liabilitas imbalan kerja karyawan sesuai dengan Undang-undang Cipta Kerja No. 6 tahun 2023 tanggal 31 Maret 2023 ("Undang-undang"), dan PP No.35 tahun 2021 diakui sesuai dengan PSAK 219 tentang "Imbalan Kerja Karyawan".

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*.

Nilai kini liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat bunga obligasi Pemerintah (dengan pertimbangan bahwa saat ini tidak ada pasar untuk obligasi korporasi 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.

Beban pensiun berdasarkan program dana pensiun manfaat pasti ditentukan melalui perhitungan aktuarial secara periodik dengan menggunakan metode *projected unit credit* dan menerapkan asumsi atas tingkat diskonto, hasil yang diharapkan atas aset dana pensiun dan tingkat kenaikan manfaat pasti pensiun tahunan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

w. Fees and commissions (continued)

Other fees and commission income including credit related fees, export-import related fees, syndication lead arranger fees and service fees are recognised as the related services are performed. Other fees and commission expenses related mainly to interbank transaction fees are expensed as the service are received.

x. Employee benefits

The Bank records employee benefits liabilities in accordance with Job Creation No. 6 year 2023 dated March 31, 2023 ("the Law"), and Government Regulation No.35 of 2021 as accounted for under SFAS 219 "Employee Benefits".

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.

The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of Government bonds (considering currently there is no deep market for high quality corporate 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.

Pension costs defined benefit pension plans are determined by periodic actuarial calculation using the projected unit credit method and applying the assumptions on discount rate, expected return on plan assets and annual rate of increase in compensation.

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x. Imbalan kerja (lanjutan)

Keuntungan dan kerugian atas pengukuran kembali yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial dan hasil atas aset dana pensiun (tidak termasuk bunga bersih) langsung diakui seluruhnya melalui penghasilan komprehensif lainnya pada saat terjadinya.

Seluruh biaya jasa lalu diakui pada saat yang lebih dulu antara ketika amendemen/kurtailmen terjadi atau ketika biaya restrukturisasi atau pemutusan hubungan kerja diakui. Akibatnya, biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

y. Transaksi dan saldo dalam mata uang asing

Transaksi dalam mata uang asing dicatat berdasarkan kurs yang berlaku pada saat transaksi dilakukan. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah menggunakan kurs laporan (penutupan) yang ditetapkan oleh Bank Indonesia yaitu kurs tengah yang merupakan rata-rata kurs beli dan kurs jual berdasarkan Reuters pada pukul 16.00 WIB setiap hari. Laba atau rugi kurs yang terjadi diakui di dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Kurs yang digunakan Bank untuk menjabarkan aset dan liabilitas dalam mata uang asing pada tanggal 31 Desember 2025 dan 2024 sebesar:

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

x. Employee benefits (continued)

Remeasurement gains and losses arising from experience adjustments and changes in actuarial assumptions and the return of plan assets (excluding net interest) are charged or credited to equity in other comprehensive income in the period in which they arise.

All past service costs are recognised at the earlier of when the amendment/curtailment occurs and when the related restructuring or termination costs are recognised. As a result, unvested past service costs can no longer be deferred and recognised over the future vesting period.

y. Foreign currency transactions and balances

Transactions involving foreign currencies are recorded at the rates of exchange prevailing at the time the transactions are made. At statement of financial position date, monetary assets and liabilities denominated in foreign currencies are translated into Rupiah using the reporting (closing) rate determined by Bank of Indonesia which is middle rate from the average of bid and ask rate based on Reuters at 16.00 WIB (Western Indonesia local time) everyday. The resulting gains or losses are recognised in the statement of profit or loss and other comprehensive income for the current year.

The exchange rates used by the Bank as of December 31, 2025 and 2024, amounted to:

31 Desember/December 31,			
	2025	2024	
1 Poundsterling Britania Raya	22.439,55	20.218,54	Great Britain Poundsterling 1
1 Euro Eropa	19.571,45	16.758,12	European Euro 1
1 Dolar Amerika Serikat	16.675,00	16.095,00	United States Dollar 1
1 Dolar Singapura	12.965,05	11.844,58	Singapore Dollar 1
1 Dolar Australia	11.152,24	10.013,51	Australian Dollar 1
1 Yuan Renminbi Cina	2.385,00	2.198,50	Chinese Yuan Renminbi 1
1 Dolar Hong Kong	2.142,30	2.073,11	Hong Kong Dollar 1
1 Yen Jepang	106,50	103,03	Japanese Yen 1

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z. Pajak penghasilan

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang diakui ke penghasilan komprehensif lain atau langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Bank mengevaluasi secara periodik implementasi terhadap peraturan perpajakan yang berlaku terutama yang memerlukan interpretasi lebih lanjut mengenai pelaksanaannya termasuk juga evaluasi terhadap surat ketetapan pajak yang diterima dari kantor pajak. Jika perlu, manajemen menentukan provisi berdasarkan jumlah yang diharapkan akan dibayar kepada otoritas pajak.

Pajak penghasilan tangguhan disajikan dengan menggunakan metode *balance sheet* liabilitas. Pajak penghasilan tangguhan timbul akibat perbedaan temporer antara aset dan liabilitas menurut ketentuan-ketentuan pajak dengan nilai tercatat aset dan liabilitas dalam laporan keuangan. Tarif pajak yang berlaku atau yang secara substansial telah berlaku digunakan dalam menentukan besarnya jumlah pajak penghasilan tangguhan.

Aset pajak tangguhan diakui apabila terdapat kemungkinan besar bahwa jumlah laba fiskal di masa mendatang akan memadai untuk mengkompensasi perbedaan temporer yang menimbulkan aset pajak tangguhan tersebut.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal neraca dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar bahwa laba fiskal yang memadai akan tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat/(Beban) Pajak Penghasilan - Tangguhan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi - transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

z. Income tax

The tax expense comprises current and deferred tax. Tax is recognised in the statement of income except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, the tax is also recognised in other comprehensive income or directly in equity, respectively.

The Bank periodically evaluates the implementation of prevailing tax regulations especially those that are subject to further interpretation on its implementation including evaluation on tax assessment letters received from tax authorities. It establishes provisions where appropriate on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is provided using the balance sheet liability method. Deferred income tax on temporary differences arising between the tax base of assets and liabilities and their carrying amounts in the financial statements. Currently enacted or substantially enacted tax rates are used in the determination of deferred income tax.

Deferred tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to compensate all or part of the benefit of the deferred tax assets.

The related tax effects of the provisions for and/or reversals of all temporary differences during the year including the effect of change in tax rates, are recognised as "Income Tax Benefit/(Expense) - Deferred" and included in the determination of net profit or loss for the year, except to the extent that they relate to items previously charged or credited to equity.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

z. Pajak penghasilan (lanjutan)

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas tangguhan terkait pajak penghasilan yang dikenakan oleh otoritas perpajakan yang sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

Perubahan terhadap kewajiban perpajakan dicatat pada saat diterimanya surat ketetapan atau apabila dilakukan banding, ketika hasil banding diterima.

aa. Aset hak guna dan liabilitas sewa

Bank telah mengadopsi PSAK 116 mengenai "Sewa". Identifikasi dan pengukuran atas aset hak guna dan liabilitas sewa diterapkan secara *modified retrospective* tanpa penyajian kembali periode komparatif.

Bank mengakui aset hak guna untuk sewa yang memenuhi kriteria PSAK 116 sebagai berikut:

- Terdapat aset identifikasian;
- Bank secara substansial menikmati manfaat ekonomis dari penggunaan aset identifikasian;
- Bank memiliki hak untuk mengendalikan aset identifikasian dimaksud.

Bank menerapkan pengecualian atas sewa sebagai berikut:

- Dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
 - Dengan nilai pendasar rendah, yaitu kurang atau sama dengan USD5.000 (nilai penuh);
- Untuk sewa yang tidak memenuhi kriteria PSAK 116, maka diperlakukan sebagai sewa operasi biasa.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

z. Income tax (continued)

Deferred income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.

Amendments to taxation obligations are recorded when an assessment is received or if appeal is applied, when the results of the appeal are received.

aa. Right-of-use assets and lease liabilities

The Bank has adopted SFAS 116 regarding "Leases". Identification and measurement of the rights-of-use assets and lease liabilities are applied on a modified retrospective basis without a comparative period representation.

The Bank recognised the right-of-use assets for lease that meet the criteria of SFAS 116 as follows:

- *There are identified assets;*
- *The Banks substantially enjoy the economic benefits of using identifying assets;*
- *The Bank has the right to control the identified assets in question.*

The Bank applies exceptions to the lease as follows:

- *With a term less than or equal to 12 months and no purchase options;*
- *With low base value, i.e., less or equal to USD5,000 (full amount).*

For lease that does not meet the criteria of SFAS 116, then it is treated as a regular operating lease.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

aa. Aset hak guna dan liabilitas sewa (lanjutan)

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, maka 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 diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

aa. Right-of-use assets and lease liabilities (continued)

The Bank recognised lease liabilities at the amount of lease payments accrued to the end of the lease term which discounted using the incremental Fund Borrowing rate. The right-of-use assets includes the amount of lease liabilities recognised, 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 assets 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, then depreciation is calculated using the estimated useful life of the assets. Right-of-use assets are tested for impairment in accordance with SFAS 236 regarding "Impairment of Assets".

On the initial of lease date, the Bank recognised 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 recognised as an expense in the period in which the event or condition that triggers the payment occurs.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

aa. Aset hak guna dan liabilitas sewa (lanjutan)

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 sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini dicatat pada beban umum dan administrasi dalam laporan laba rugi.

Penerapan pencatatan PSAK 116 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya) sebagai berikut:

- 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;
- Mencatat penyusutan aset hak guna dan bunga atas liabilitas sewa dalam laporan laba rugi dan penghasilan komprehensif; dan
- Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

aa. Right-of-use assets and lease liabilities (continued)

In calculating the present value of lease payments, the Bank uses the lessee incremental Fund 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 SFAS 116 will be treated the same as operating leases in SFAS 30. The Bank will recognize these lease payments on a straight-line basis during the lease period on the statement of profit or loss and other comprehensive income. This expense is recorded under general and administrative expenses in profit or loss.

The recording implementation of SFAS 116 is applied for all leases (except as stated earlier) as follows:

- *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;*
- *Records depreciation of right-of-use assets and interest on lease liabilities in the statement of profit or loss and other comprehensive income; and*
- *Separates the total amount of cash paid into a principal portion (presented within financing activities) and interest (presented within operating activities) in the statement of cash flows.*

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

ab. Pelaporan segmen

Informasi segmen diungkapkan untuk memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis yang mana Bank terlibat dalam lingkungan ekonomi dimana Bank beroperasi.

Segmen operasi adalah komponen dari Bank yang terlibat dalam aktivitas bisnis yang menghasilkan pendapatan dan menimbulkan beban termasuk pendapatan dan beban yang terkait dengan transaksi dengan komponen lain Bank dimana hasil operasinya dikaji ulang secara berkala oleh manajemen kunci untuk membuat keputusan mengenai sumber daya yang akan dialokasikan pada segmen tersebut dan menilai kinerjanya, serta tersedia informasi keuangan yang dapat dipisahkan. Hasil segmen yang dilaporkan kepada manajemen kunci meliputi komponen-komponen yang dapat diatribusikan secara langsung kepada suatu segmen dan komponen-komponen yang dapat dialokasikan dengan dasar yang wajar.

Bank telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis dimana Bank terlibat (segmen usaha). Segmen pendapatan, biaya, hasil aset dan liabilitas, termasuk bagian yang dapat diatribusikan langsung kepada segmen, serta yang dapat dialokasikan dengan dasar yang memadai untuk segmen tersebut.

ac. Laba per saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham yang ditempatkan dan disetor penuh selama tahun berjalan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

ab. Segment reporting

Segment information is disclosed to enable users of financial statements to evaluate the nature and financial effects of the business activities in which the Bank are involved in and the economic environment where the Bank operates.

An operating segment is a component of the Bank that engages in business activities from which it may earn revenues and incur expenses including revenues and expenses that relate to transactions with any of the Bank's other components whose operating results are reviewed regularly by the Bank's key managements to make decision about resources allocated to the segment and assess its performance, and for which discrete financial information is available. Segment's results that are reported to the Bank's key managements include items directly attributable to a segment as well as those that can be allocated on a reasonable basis.

The Bank has identified and disclosed financial information based on the business activities (business segments) in which the Bank engages. The segments of revenues, expenses, income from assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment.

ac. Earnings per share

Basic earnings per share is computed by dividing income for the year with the weighted average number of outstanding issued and fully paid-up common shares during the year.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

ad. Provisi

Provisi diakui jika Bank memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif), dimana akibat peristiwa masa lalu, besar kemungkinan bahwa 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 arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

ae. Biaya emisi penerbitan saham

Biaya emisi saham yang terjadi sehubungan dengan penawaran saham umum kepada masyarakat dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun "Tambahan Modal Disetor" sebagai bagian dari ekuitas pada laporan posisi keuangan.

af. Transaksi dan saldo dengan pihak-pihak berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi. Dalam laporan keuangan ini, istilah pihak berelasi sesuai dengan PSAK 224 tentang "Pengungkapan Pihak-Pihak Berelasi".

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi yang dilakukan dengan pihak-pihak yang tidak berelasi.

Semua transaksi dan saldo yang material dengan pihak berelasi, baik yang dilakukan dengan syarat normal sebagaimana dilakukan dengan pihak ketiga maupun tidak telah diungkapkan pada catatan atas laporan keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

ad. Provisions

Provisions are recognised when the Bank has a present obligation (legal or constructive), that as a result of a past event, it is probable that the settlement of obligation cause 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.

ae. Shares issuance costs

Shares issuance costs related to the public offering of shares are deducted from the proceeds and presented as a deduction in the "Additional Paid-in-Capital" account under equity section in the statement of financial position.

af. Transactions and balances with related parties

The Bank enters into transactions with related parties. In these financial statements, the term related parties are defined under SFAS 224 on "Related Party Disclosures".

The transactions are made based on terms agreed by the parties, in which such terms may not be the same as those transactions with non-related parties.

All material transactions and balances with related parties, whether or not conducted under terms and conditions similar to those granted to third parties are disclosed in the notes to the financial statements.

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**3. PENILAIAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG MATERIAL**

Penyusunan laporan keuangan Bank mengharuskan manajemen untuk membuat pertimbangan, estimasi, dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi pada akhir periode pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Penentuan nilai wajar

Kebijakan akuntansi Bank untuk pengukuran nilai wajar dibahas di Catatan 2d (ix).

Dalam menentukan nilai wajar atas aset keuangan dan liabilitas keuangan dimana tidak terdapat harga pasar yang dapat diobservasi. Bank harus menggunakan teknik penilaian. Untuk instrumen keuangan yang jarang diperdagangkan dan tidak memiliki harga yang transparan, nilai wajarnya menjadi kurang objektif sehingga membutuhkan tingkat pertimbangan yang beragam. Hal tersebut bergantung pada likuiditas, konsentrasi, ketidakpastian faktor pasar, asumsi penentuan harga, dan risiko lainnya yang mempengaruhi instrumen tertentu.

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada laporan posisi keuangan tidak tersedia di pasar aktif, nilainya ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika. Masukan (*input*) untuk model ini berasal dari data pasar yang bisa diamati sepanjang data tersebut tersedia.

Bila data pasar yang bisa diamati tersebut tidak tersedia, pertimbangan manajemen diperlukan untuk menentukan nilai wajar. Pertimbangan manajemen tersebut mencakup pertimbangan likuiditas dan masukan model seperti volatilitas untuk transaksi derivatif yang berjangka waktu panjang dan tingkat diskonto, tingkat pelunasan dipercepat, dan asumsi tingkat gagal bayar.

**3. MATERIAL ACCOUNTING JUDGMENTS,
ESTIMATES, AND ASSUMPTIONS**

The preparation of the Bank financial statements requires management to make judgments, estimates, and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the end of the reporting period. Uncertainty about these assumptions and estimations could result in outcomes that require a material adjustment to the carrying amounts of the asset and liability affected in future periods.

Determination of fair values

The Bank's accounting policy on fair value measurements is detailed in Note 2d (ix).

In determining the fair value for financial assets and liabilities for which there is no observable market price, the Bank should use the valuation techniques. For financial instruments that are traded infrequently 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.

When the fair values of financial assets and financial liabilities recorded in the statement of financial position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are derived from observable market data where possible.

When observable market data are not available, management's judgment is required to establish fair values. The management's judgments include considerations of liquidity and model inputs such as volatility for long-term derivatives and discount rates, early payment rates, and default rate assumptions.

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**3. PENILAIAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG MATERIAL (lanjutan)**

Kontinjensi

Bank sedang terlibat dalam proses hukum. Perkiraan biaya kemungkinan bagi penyelesaian klaim telah dikembangkan melalui konsultasi dengan bantuan konsultan hukum Bank didasarkan pada analisis hasil yang potensial. Manajemen tidak berkeyakinan bahwa hasil dari hal ini akan mempengaruhi hasil usaha. Besar kemungkinan, bagaimanapun, bahwa hasil operasi di masa depan dapat secara material terpengaruh oleh perubahan dalam estimasi atau efektivitas dari strategi yang terkait dengan hal tersebut.

Cadangan kerugian penurunan nilai atas aset keuangan

Evaluasi atas kerugian penurunan nilai aset keuangan yang dicatat pada biaya perolehan diamortisasi dijelaskan di Catatan 2e.

Cadangan kerugian penurunan nilai terkait dengan pihak lawan spesifik dalam seluruh cadangan kerugian penurunan nilai dibentuk atas tagihan yang penurunan nilainya dievaluasi secara individual berdasarkan estimasi terbaik manajemen atas nilai tunai arus kas yang diharapkan akan diterima.

Dalam mengestimasi arus kas ini, manajemen membuat pertimbangan mengenai kondisi keuangan dari pihak lawan dan nilai neto yang dapat direalisasi dari agunan yang diterima. Setiap aset yang mengalami penurunan nilai dievaluasi dan strategi penyelesaiannya serta estimasi arus kas yang dinilai dapat diperoleh kembali secara independen disetujui oleh Bagian Risiko Kredit.

Evaluasi cadangan kerugian penurunan nilai secara kolektif meliputi kerugian kredit yang melekat pada portofolio tagihan dengan karakteristik ekonomi yang serupa ketika terdapat bukti objektif bahwa telah terjadi penurunan nilai tagihan dalam portofolio tersebut namun penurunan nilai secara individu belum dapat diidentifikasi.

**3. MATERIAL ACCOUNTING JUDGMENTS,
ESTIMATES, AND ASSUMPTIONS (continued)**

Contingencies

The Bank is currently involved in legal proceedings. The estimate of the probable cost for the resolution of claims has been developed in consultation with the aid of the external legal counsel handling the Bank's defense in this matter and is based upon an analysis of potential results. Management does not believe that the outcome of this matter will affect the results of operations. It is probable, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to these proceedings.

Allowance for impairment losses on financial assets

Financial assets accounted for at amortised cost are evaluated for impairment on a basis described in Note 2e.

The specific counterparty component of the total allowances for impairment applies to claims evaluated individually for impairment and is based upon management's best estimate of the present value of the cash flows that are expected to be received.

In estimating these cash flows, the management makes judgments about the counterparty's financial situation and the net realisable value of any underlying collateral. Each impaired asset is assessed on its merits and the workout strategy and estimated cash flows considered recoverable are independently approved by the Credit Risk Unit.

Allowance for impairment collectively assessed cover credit losses inherent in portfolios of claims with similar economic characteristics when there is an objective evidence to suggest that they contain impaired receivables but the individual impaired items cannot yet be identified.

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**3. PENILAIAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG MATERIAL (lanjutan)**

Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

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. Untuk memperkirakan penyisihan yang diperlukan, asumsi dibuat untuk menentukan cara kerugian inheren dimodelkan dan untuk menetapkan parameter input yang dibutuhkan berdasarkan pengalaman historis dan kondisi ekonomi saat ini. 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.

Revaluasi aset tetap

Revaluasi aset tetap Bank bergantung pada pemilihan asumsi yang digunakan oleh penilai independen dalam menghitung jumlah-jumlah tersebut. Asumsi untuk tersebut termasuk harga pasar tingkat diskonto, tingkat kenaikan pendapatan dan biaya, dan ekspektasi masa manfaat. Bank berkeyakinan bahwa asumsi tersebut adalah wajar dan sesuai. Perbedaan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material nilai aset tetap yang direvaluasi.

Penurunan nilai aset non keuangan

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

**3. MATERIAL ACCOUNTING JUDGMENTS,
ESTIMATES, AND ASSUMPTIONS (continued)**

Allowance for impairment losses on financial assets (continued)

In assessing the need for collective loan loss allowances, management considers factors such as credit quality, portfolio size, 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 and current economic conditions. The accuracy of the allowances depends on how well these estimates on future cash flows for specific counterparty's allowances and the model assumptions and parameters are used in determining collective allowances.

Revaluation of fixed assets

The Bank's fixed assets revaluation depend on the selection of certain assumptions used by the independent appraiser in calculating such amounts. Those assumptions include market value, discount rate, revenue and cost increase rate, and expected useful life. The Bank believes that the assumptions are reasonable and appropriate. Significant differences in the Bank's assumptions may materially affect the valuation of its fixed assets.

Impairment of non-financial assets

The Bank recognises 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 units) fair value less cost 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.

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**3. PENILAIAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG MATERIAL (lanjutan)**

Imbalan kerja karyawan

Nilai kini atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi nilai tercatat atas imbalan kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya atau pendapatan untuk imbalan kerja termasuk tingkat diskonto dan tingkat kenaikan gaji masa datang. Bank menentukan tingkat diskonto yang tepat pada setiap akhir periode pelaporan. Tingkat diskonto adalah tingkat suku bunga yang harus digunakan untuk menentukan nilai kini atas estimasi arus kas keluar masa depan yang diharapkan untuk menyelesaikan kewajiban pensiun. Dalam menentukan tingkat suku bunga yang sesuai, Bank mempertimbangkan tingkat suku bunga obligasi pemerintah yang didenominasikan dalam mata uang imbalan akan dibayar dan memiliki jangka waktu yang serupa dengan jangka waktu kewajiban pensiun yang terkait. Untuk tingkat kenaikan gaji masa datang, Bank mengumpulkan data historis mengenai perubahan gaji dasar pekerja dan menyesuaikannya dengan perencanaan bisnis masa datang. Asumsi kunci kewajiban pensiun lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini. Informasi tambahan diungkapkan pada Catatan 34.

Alokasi harga beli dan penurunan nilai goodwill

Akuntansi akuisisi mensyaratkan penggunaan estimasi akuntansi secara ekstensif dalam mengalokasikan harga beli kepada nilai pasar wajar yang dapat diandalkan atas aset dan liabilitas yang diperoleh termasuk goodwill. Akuisisi bisnis tertentu oleh Grup menimbulkan goodwill. Sesuai dengan PSAK 103 "Kombinasi Bisnis", goodwill tidak diamortisasi dan diuji bagi penurunan nilai setiap tahunnya. Penjelasan lebih rinci diungkapkan dalam Catatan 13.

Uji penurunan nilai dilakukan apabila terdapat indikasi penurunan nilai. Dalam hal goodwill, aset diuji untuk penurunan nilai setiap tahunnya. Jika terdapat indikasi penurunan nilai, manajemen harus menggunakan pertimbangan dalam mengestimasi nilai terpulihkan dan menentukan jumlah penurunan nilai.

**3. MATERIAL ACCOUNTING JUDGMENTS,
ESTIMATES, AND ASSUMPTIONS (continued)**

Employee benefits

The present value of the employee benefit obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

The assumptions used in determining the net cost or income for employee benefits include the discount rate and rate of future salary increase. The Bank determines the appropriate discount rate at the end of each reporting period. The discount rate is interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, the Bank considers the interest rates of government bonds that are denominated in the currency in which the benefits will be paid and that have terms to maturity approximating the terms of the related pension obligation. For the rate of future salary increases, the Bank collects all historical data relating to changes in base salaries and adjusts it for future business plans. Other key assumptions for pension obligations are based in part on current market conditions. Additional information is disclosed in Note 34.

Purchase price allocation and goodwill impairment

Acquisition accounting requires extensive use of accounting estimates to allocate the purchase price to the reliable fair market values of the assets and liabilities purchased including intangible assets. Certain business acquisitions of the Group have resulted in goodwill. Under SFAS 103 "Business Combinations", such goodwill is not amortised and subject to an annual impairment testing. Further details are disclosed in Note 13.

Impairment testing is performed when certain impairment indicators are present. In the case of goodwill, such assets are subject to annual impairment testing and whenever there is an indication that such asset may be impaired, management has to use its judgment in estimating the recoverable value and determining the amount of impairment.

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**3. PENILAIAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG MATERIAL (lanjutan)**

Aset pajak tangguhan

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan pada periode mendatang sebagai akibat dari perbedaan temporer. Justifikasi manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui sesuai dengan perkiraan waktu dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan.

Pajak penghasilan

Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

4. KAS

**3. MATERIAL ACCOUNTING JUDGMENTS,
ESTIMATES, AND ASSUMPTIONS (continued)**

Deferred tax assets

Deferred tax assets are recognised for the future recoverable taxable income arising from temporary difference. Management's judgment is required to determine the amount of deferred tax assets that can be recognised based upon the likely timing and level of future taxable profits together with future tax strategy.

Income tax

The Bank recognised liabilities for corporate income tax based on estimation of whether additional corporate income tax will be due.

4. Cash

31 Desember/December 31,

	2025		2024		
	Jumlah nosional mata uang asing (nilai penuh)/ Notional amount in foreign currencies (full amount)	Ekuivalen Rupiah/ Rupiah equivalent	Jumlah nosional mata uang asing (nilai penuh)/ Notional amount in foreign currencies (full amount)	Ekuivalen Rupiah/ Rupiah equivalent	
Rupiah		124.963		140.044	Rupiah
Mata uang asing					Foreign currencies
Dolar Singapura	959.740	12.443	1.644.280	19.476	Singapore Dollar
Dolar Amerika Serikat	442.424	7.377	417.064	6.713	United States Dollar
Yuan Renminbi Cina	1.158.850	2.764	1.412.350	3.105	Chinese Yuan Renminbi
Jumlah		147.547		169.338	Total

Pada tanggal 31 Desember 2025 dan 2024, saldo kas dalam mata uang Rupiah termasuk kas pada ATM, masing-masing sebesar Rp1.752 dan Rp1.691.

As of December 31, 2025 and 2024, the balance of cash in Rupiah include cash in ATM amounting to Rp1,752 and Rp1,691, respectively.

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5. GIRO PADA BANK INDONESIA

	31 Desember/December 31,	
	2025	2024
Rupiah	842.143	1.126.864
Dolar Amerika Serikat	380.793	363.723
Jumlah	1.222.936	1.490.587

Rupiah
United States Dollar

Total

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia (PBI) dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 40.

Minimum Statutory Reserves (GWM) in accordance with Bank Indonesia Regulation (PBI) and Regulation of the Members of The Board of Governors (PADG) are disclosed in Note 40.

6. GIRO PADA BANK LAIN

a. Berdasarkan mata uang:

	31 Desember/December 31,			
	2025		2024	
	Jumlah nosional mata uang asing (nilai penuh)/ Notional amount in foreign currencies (full amount)	Ekuivalen Rupiah/ Rupiah equivalent	Jumlah nosional mata uang asing (nilai penuh)/ Notional amount in foreign currencies (full amount)	Ekuivalen Rupiah/ Rupiah equivalent
Rupiah	-	457	-	470
Mata uang asing				
Dolar Amerika Serikat	8.304.320	138.474	5.925.393	95.369
Yuan Renminbi Cina	56.469.654	134.680	23.864.995	52.467
Dolar Singapura	2.082.986	27.006	879.684	10.419
Dolar Australia	2.068.985	23.074	441.883	4.425
Yen Jepang	39.596.183	4.217	17.075.969	1.759
Euro Eropa	131.663	2.577	36.691	615
Poundsterling				
Britania Raya	5.333	120	2.628	53
Dolar Hong Kong	37.175	80	23.520	49
		330.228		165.156
Jumlah		330.685		165.626
Cadangan kerugian penurunan nilai		(236)		(169)
Neto		330.449		165.457

Rupiah
Foreign currencies
United States Dollar
Chinese Yuan Renminbi
Singapore Dollar
Australian Dollar
Japanese Yen
European Euro
Great Britain
Poundsterling
Hong Kong Dollar

Total

Allowance for
impairment losses

Net

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6. GIRO PADA BANK LAIN (lanjutan)

- b. Berdasarkan transaksi dengan pihak berelasi dan pihak ketiga:

	31 Desember/December 31,	
	2025	2024
Pihak berelasi		
Mata uang asing		
China Construction Bank Corporation, Cabang Zhejiang	38.036	20.715
China Construction Bank Corporation, Cabang Shenzhen	29.377	24.761
China Construction Bank Corporation, Cabang Tokyo	4.217	1.759
China Construction Bank Corporation, Cabang London	120	53
	<u>71.750</u>	<u>47.288</u>
Pihak ketiga		
Rupiah		
PT Bank Central Asia Tbk	341	361
PT Bank Maybank Indonesia Tbk	53	54
PT Bank CIMB Niaga Tbk	41	31
PT Bank Mandiri (Persero) Tbk	22	24
Mata uang asing		
Standard Chartered Bank, Amerika Serikat	101.990	728
Bank of China Hongkong	60.418	667
United Overseas Bank Ltd. Singapura	27.006	10.419
J.P Morgan Chase Bank, New York	25.859	10.331
ANZ Australia	23.074	4.425
PT Bank ICBC Indonesia	6.849	6.324
PT Bank Central Asia Tbk	5.014	4.512
PT Bank Mandiri (Persero) Tbk	3.337	3.222
Citibank N.A., London	2.577	615
Citibank N.A., New York	2.274	76.576
Standard Chartered Bank, Hong Kong	80	49
	<u>258.935</u>	<u>118.338</u>
Jumlah	330.685	165.626
Cadangan kerugian penurunan nilai	(236)	(169)
Neto	330.449	165.457

*Related parties
Foreign currencies
China Construction Bank Corporation, Zhejiang Branch
China Construction Bank Corporation, Shenzhen Branch
China Construction Bank Corporation, Tokyo Branch
China Construction Bank Corporation, London Branch*

*Third parties
Rupiah
PT Bank Central Asia Tbk
PT Bank Maybank Indonesia Tbk
PT Bank CIMB Niaga Tbk
PT Bank Mandiri (Persero) Tbk*

*Foreign currencies
Standard Chartered Bank, United States
Bank of China Hongkong
United Overseas Bank Ltd. Singapore
J.P. Morgan Chase Bank, New York
ANZ Australia
PT Bank ICBC Indonesia
PT Bank Central Asia Tbk
PT Bank Mandiri (Persero) Tbk
Citibank N.A., London
Citibank N.A., New York
Standard Chartered Bank, Hong Kong*

Total

Allowance for impairment losses

Net

- c. Tingkat suku bunga efektif rata-rata setahun:

- c. Average effective interest rates per annum:

	31 Desember/December 31,	
	2025	2024
Rupiah	0,01%	0,64%
Mata uang asing	0,94%	2,19%

*Rupiah
Foreign currencies*

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6. GIRO PADA BANK LAIN (lanjutan)

- d. Perubahan nilai tercatat bruto atas giro pada bank lain adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total	
31 Desember 2023	139.142	-	-	139.142	December 31, 2023
Aset baru	667	-	-	667	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	Assets derecognized or repaid (excluding write-offs)
Pengukuran kembali	25.817	-	-	25.817	Remeasurement
31 Desember 2024	165.626	-	-	165.626	December 31, 2024
Aset baru	-	-	-	-	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	Assets derecognized or repaid (excluding write-offs)
Pengukuran kembali	165.059	-	-	165.059	Remeasurement
31 Desember 2025	330.685	-	-	330.685	December 31, 2025

- e. Perubahan cadangan kerugian penurunan nilai atas giro pada bank lain adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total	
31 Desember 2023	126	-	-	126	December 31, 2023
Aset baru	1	-	-	1	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	Assets derecognized or repaid (excluding write-offs)
Pengukuran Kembali	42	-	-	42	Remeasurement
31 Desember 2024	169	-	-	169	December 31, 2024
Aset baru	-	-	-	-	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	Assets derecognized or repaid (excluding write-offs)
Pengukuran Kembali	67	-	-	67	Remeasurement
31 Desember 2025	236	-	-	236	December 31, 2025

- f. Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian penurunan nilai atas tidak tertagihnya giro pada bank lain.

**6. CURRENT ACCOUNTS WITH OTHER BANKS
(continued)**

- d. Movements in the gross carrying amount of current accounts with other banks are as follows:

- e. Movements in the allowance for impairment losses amount of current accounts with other banks are as follows:

- f. The Bank's management believes that the allowance for impairment losses is adequate to cover possible impairment losses from uncollectible current accounts with other banks.

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7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

a. Berdasarkan jenis dan mata uang:

	31 Desember/December 31,	
	2025	2024
Mata uang asing		
Pihak ketiga		
Bank Indonesia	283.507	96.582
PT Bank ANZ Indonesia	166.750	-
PT Bank Mega Tbk	133.400	-
PT Bank CTBC Indonesia	83.375	-
PT Bank Shinhan Indonesia	-	241.425
Jumlah	667.032	338.007
Cadangan kerugian penurunan nilai	(2)	(1)
Jumlah	667.030	338.006

b. Tingkat suku bunga efektif setahun:

	31 Desember/December 31,	
	2025	2024
Rupiah	1,67% - 2,60%	1,36% - 2,30%
Mata uang asing	0,98% - 4,35%	1,07% - 4,57%

c. Sisa umur hingga jatuh tempo atas penempatan pada Bank Indonesia dan bank lain adalah di bawah 3 bulan.

d. Perubahan nilai tercatat bruto atas penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total
31 Desember 2023	45.000	-	-	45.000
Aset baru	338.007	-	-	338.007
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(45.000)	-	-	(45.000)
31 Desember 2024	338.007	-	-	338.007
Aset baru	667.032	-	-	667.032
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(338.007)	-	-	(338.007)
31 Desember 2025	667.032	-	-	667.032

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

a. By type and currency:

Foreign currencies
Third parties
Bank Indonesia
PT Bank ANZ Indonesia
PT Bank Mega Tbk
PT Bank CTBC Indonesia
PT Bank Shinhan Indonesia

Allowance for impairment losses

b. Effective interest rates per annum:

Rupiah
Foreign currencies

c. The remaining period until maturity on placements with Bank Indonesia and other banks is under 3 months.

d. Movements in the gross carrying amount of placement with Bank Indonesia and other banks are as follows:

December 31, 2023
New assets originated
Assets derecognized or repaid (excluding write-offs)
December 31, 2024
New assets originated
Assets derecognized or repaid (excluding write-offs)
December 31, 2025

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7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

- e. Perubahan cadangan kerugian penurunan nilai atas penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total	
31 Desember 2023	1	-	-	1	December 31, 2023
Aset baru	1	-	-	1	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1)	-	-	(1)	Assets derecognized or repaid (excluding write-offs)
31 Desember 2024	1	-	-	1	December 31, 2024
Aset baru	2	-	-	2	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1)	-	-	(1)	Assets derecognized or repaid (excluding write-offs)
31 Desember 2025	2	-	-	2	December 31, 2025

- f. Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian penurunan nilai atas tidak tertagihnya penempatan pada Bank Indonesia dan bank lain.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

- e. The movements in the allowance for impairment losses of placement with Bank Indonesia and other banks are as follows:

- f. The Bank's management believes that the allowance for impairment losses is adequate to cover possible impairment losses from uncollectible placement with Bank Indonesia and other banks.

8. EFEK-EFEK

- a. Berdasarkan tujuan, jenis, dan mata uang:

	31 Desember/December 31,	
	2025	2024
Diukur pada nilai wajar melalui penghasilan komprehensif lain Pihak ketiga		
Obligasi pemerintah		
IDSR161026364S	3.045.469	-
IDSR021026364S	1.049.134	-
IDSR061126364S	499.244	-
IDSR201126364S	299.511	-
IDSR030726364S	180.755	-
IDSR030626364S	100.153	-
IDSR071125364S	-	585.062
IDSR171025364S	-	498.683
IDSR141125364S	-	493.527
IDSR101025364S	-	488.566
IDSR260925364S	-	337.158
IDVB0314022025	-	321.846
IDSR311025364S	-	299.702
IDSR241025364S	-	299.469
IDSR240125364S	-	269.634
IDSR030125364S	-	234.514
IDSR190925364S	-	192.507
IDSR031025364S	-	192.110
IDSR170125364S	-	179.679
IDVB0310012025	-	161.013
IDVB0317012025	-	161.004
IDVB0324012025	-	160.996
IDVB0303012025	-	160.993

8. MARKETABLE SECURITIES

- a. By purpose, type and currency:

Measured at fair value through other comprehensive income Third parties
Government bonds
IDSR161026364S
IDSR021026364S
IDSR061126364S
IDSR201126364S
IDSR030726364S
IDSR030626364S
IDSR071125364S
IDSR171025364S
IDSR141125364S
IDSR101025364S
IDSR260925364S
IDVB0314022025
IDSR311025364S
IDSR241025364S
IDSR240125364S
IDSR030125364S
IDSR190925364S
IDSR031025364S
IDSR170125364S
IDVB0310012025
IDVB0317012025
IDVB0324012025
IDVB0303012025

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8. EFEK-EFEK (lanjutan)

- a. Berdasarkan tujuan, jenis, dan mata uang:
(lanjutan)

	31 Desember/December 31	
	2025	2024
Diukur pada		
nilai wajar melalui penghasilan		
komprehensif lain (lanjutan)		
Pihak ketiga (lanjutan)		
Obligasi pemerintah (lanjutan)		
IDVB0321022025	-	160.956
PBS0017	-	130.690
VR0033	-	129.852
PBS036	-	129.551
IDSR080925367S	-	96.215
IDSR100125364S	-	73.604
IDSR310125364S	-	49.790
Total efek-efek yang		
diukur pada nilai wajar melalui	5.174.266	5.807.121
penghasilan komprehensif lain	(184.143)	(134.296)
Diskonto yang belum diamortisasi		
Jumlah	4.990.123	5.672.825
Diukur pada		
biaya perolehan di amortisasi		
Pihak ketiga		
Rupiah		
Efek-efek pemerintah		
Obligasi Negara FR0104	1.901.796	358.296
Obligasi Negara FR0109	595.000	-
Obligasi Negara PBSG001	250.000	250.000
Obligasi Negara FR0101	235.249	235.259
Obligasi korporasi		
PT Bank Rakyat Indonesia		
(Persero) Tbk	-	200.000
Wesel ekspor		
Wesel Ekspor 0041	13.446	-
Wesel Ekspor 0053	-	42.027
Wesel Ekspor 0054	-	18.491
Wesel Ekspor 0066	-	38.648
Total efek-efek yang		
diukur pada biaya perolehan	2.995.491	1.142.721
di amortisasi		
Premi yang belum diamortisasi	85.169	74
Jumlah	3.080.660	1.142.795
Jumlah efek-efek	8.070.783	6.815.620
Cadangan kerugian penurunan nilai	(2)	(104)
Neto	8.070.781	6.815.516

8. MARKETABLE SECURITIES (continued)

- a. By purpose, type and currency: (continued)

Measured at fair value	
through other	
comprehensive income (continued)	
Third parties (continued)	
Government bonds (continued)	
IDVB0321022025	
PBS0017	
VR0033	
PBS036	
IDSR080925367S	
IDSR100125364S	
IDSR310125364S	
Total marketable securities measured	
at fair value through other	
comprehensive income	
Unamortised discount	
Total	
Measured at amortized cost	
Third parties	
Rupiah	
Government securities	
Government Bonds FR0104	
Government Bonds FR0109	
Government Bonds PBSG001	
Government Bonds FR0101	
Corporate bonds	
PT Bank Rakyat Indonesia	
(Persero) Tbk	
Export Bill	
Export Bill 0041	
Export Bill 0053	
Export Bill 0054	
Export Bill 0066	
Total marketable securities measured	
at fair value amortized cost	
Unamortised premium	
Total	
Total marketable securities	
Allowance for impairment losses	
Net	

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8. EFEK-EFEK (lanjutan)

b. Berdasarkan penerbit:

	31 Desember/December 31,		
	2025	2024	
Pemerintah	8.156.311	6.650.676	Government
Korporasi	13.446	299.166	Corporate
Jumlah	8.169.757	6.949.842	Total
Diskonto yang belum diamortisasi	(98.974)	(134.222)	Unamortised discount
Jumlah efek-efek	8.070.783	6.815.620	Total marketable securities
Cadangan kerugian penurunan nilai	(2)	(104)	Allowance for impairment losses
Neto	8.070.781	6.815.516	Net

c. Berdasarkan peringkat:

Peringkat obligasi korporasi yang dimiliki oleh Bank dari PT Pemeringkat Efek Indonesia dan PT Fitch Ratings Indonesia, pihak ketiga, obligasi korporasi adalah sebagai berikut:

	Pemeringkat/ Rated by	31 Desember/ December 31, 2025	31 Desember/ December 31, 2024	
PT Bank Rakyat Indonesia (Persero) Tbk	Fitch Ratings Indonesia	-	BBB	PT Bank Rakyat Indonesia (Persero) Tbk
	PT Pemeringkat Efek Indonesia	-	idAAA	

d. Tingkat suku bunga efektif setahun:

	31 Desember/December 31,		
	2025	2024	
Rupiah			Rupiah
Obligasi korporasi	4,42% - 7,37%	5,61% - 7,23%	Corporate bonds
Efek-efek pemerintah	4,45% - 10,40%	6,31% - 8,74%	Government securities

e. Efek-efek yang telah dijual dengan janji dibeli kembali masing-masing pada tanggal 31 Desember 2025 dan 2024 berjumlah Rp179.000 dan Rp1.629.000 (Catatan 21).

e. Securities sold under agreement to repurchase as of December 31, 2025 and 2024 amounted to Rp179,000 and Rp1,629,000 (Note 21).

f. Perubahan nilai tercatat bruto atas efek-efek adalah sebagai berikut:

f. Movements in the gross carrying amount of securities are as follows:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total	
31 Desember 2023	4.506.619	-	-	4.506.619	December 31, 2023
Aset baru	6.109.749	-	-	6.109.749	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(3.817.164)	-	-	(3.817.164)	Assets derecognized or repaid (excluding write-offs)
Pengukuran kembali	16.416	-	-	16.416	Remeasurement
31 Desember 2024	6.815.620	-	-	6.815.620	December 31, 2024
Aset baru	7.227.243	-	-	7.227.243	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(5.971.991)	-	-	(5.971.991)	Assets derecognized or repaid (excluding write-offs)
Pengukuran kembali	(89)	-	-	(89)	Remeasurement
31 Desember 2025	8.070.783	-	-	8.070.783	December 31, 2025

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8. EFEK-EFEK (lanjutan)

- g. Perubahan cadangan kerugian penurunan nilai atas efek-efek adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total	
31 Desember 2023	152	-	-	152	December 31, 2023
Aset baru	11	-	-	11	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	Assets derecognized or repaid (excluding write-offs)
Pengukuran kembali	(59)	-	-	(59)	Remeasurements
31 Desember 2024	104	-	-	104	December 31, 2024
Aset baru	2	-	-	2	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(104)	-	-	(104)	Assets derecognized or repaid (excluding write-offs)
Pengukuran kembali	-	-	-	-	Remeasurements
31 Desember 2025	2	-	-	2	December 31, 2025

- h. Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian penurunan nilai atas tidak tertagihnya efek-efek.

8. MARKETABLE SECURITIES (continued)

- g. The movements in the allowance for impairment losses of securities are as follows:

- h. The Bank's management believes that the allowance for impairment losses is adequate to cover possible impairment losses from uncollectible securities.

9. TAGIHAN DAN LIABILITAS AKSEPTASI

Tagihan dan liabilitas akseptasi merupakan akseptasi wesel impor atas dasar *letters of credit* berjangka yang berasal dari nasabah pihak ketiga dengan rincian berdasarkan:

- a. Berdasarkan mata uang

	31 Desember/December 31,		
	2025	2024	
Dolar Amerika Serikat	2.188	-	United States Dollar
Euro Eropa	984	-	European Euro
Yuan Renminbi Cina	-	12.262	Chinese Yuan Renminbi
Jumlah	3.172	12.262	Total
Cadangan kerugian penurunan nilai	(3)	(2)	Allowance for impairment losses
Jumlah	3.169	12.260	Total

9. ACCEPTANCE RECEIVABLES AND PAYABLES

Acceptance receivables and payables represent acceptances arising from import bills, supported by letters of credit, which are received from third party customers, with details as follows:

- a. By currencies

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**9. TAGIHAN DAN LIABILITAS AKSEPTASI
(lanjutan)**

Tagihan dan liabilitas akseptasi merupakan akseptasi wesel impor atas dasar *letter of credit* berjangka yang berasal dari nasabah pihak ketiga dengan rincian berdasarkan: (lanjutan)

- b. Berdasarkan jangka waktu akseptasi sejak tanggal penerbitan hingga tanggal jatuh tempo adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Mata uang asing		
≤ 1 bulan	-	-
> 1 bulan ≤ 3 bulan	547	12.262
> 3 bulan ≤ 6 bulan	1.531	-
> 6 bulan ≤ 12 bulan	1.094	-
Jumlah	3.172	12.262
Cadangan kerugian penurunan nilai	(3)	(2)
Jumlah	3.169	12.260

- c. Perubahan nilai tercatat bruto atas tagihan akseptasi adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total
31 Desember 2023	-	-	-	-
Aset baru	12.262	-	-	12.262
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-
31 Desember 2024	12.262	-	-	12.262
Aset baru	3.172	-	-	3.172
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(12.262)	-	-	(12.262)
31 Desember 2025	3.172	-	-	3.172

9. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)

Acceptance receivables and payables represent acceptances arising from import bills, supported by letters of credit, which are received from third party customers, with details as follows: (continued)

- b. By terms of acceptance from issuance dates to maturity dates were as follows:

Foreign currencies
≤ 1 month
> 1 month ≤ 3 months
> 3 months ≤ 6 months
> 6 months ≤ 12 months

Total

Allowance for impairment losses

Total

- c. Movements in the gross carrying amount of acceptance receivables are as follows:

December 31, 2023

New assets originated

Assets derecognized or repaid (excluding write-offs)

December 31, 2024

New assets originated

Assets derecognized or repaid (excluding write-offs)

December 31, 2025

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**9. TAGIHAN DAN LIABILITAS AKSEPTASI
(lanjutan)**

- d. Perubahan cadangan kerugian penurunan nilai tagihan akseptasi adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total
31 Desember 2023	-	-	-	-
Aset baru	2	-	-	2
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-
31 Desember 2024	2	-	-	2
Aset baru	3	-	-	3
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2)	-	-	(2)
31 Desember 2025	3	-	-	3

- e. Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian penurunan nilai atas tidak tertagihnya akseptasi.

9. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)

- d. Movements in the allowance for impairment losses of acceptance receivables are as follows:

December 31, 2023	
New assets originated	
Assets derecognized or repaid (excluding write-offs)	
December 31, 2024	
New assets originated	
Assets derecognized or repaid (excluding write-offs)	
December 31, 2025	

- e. The Bank's management believes that the allowance for impairment losses is adequate to cover possible impairment losses from uncollectible acceptance.

10. KREDIT YANG DIBERIKAN

- a. Berdasarkan jenis kredit

	31 Desember/December 31,	
	2025	2024
Pihak berelasi		
Rupiah		
Konsumer	3.415	4.693
Karyawan	796	938
	<u>4.211</u>	<u>5.631</u>
Pihak ketiga		
Rupiah		
Modal kerja	11.401.419	8.858.720
Investasi	6.571.872	6.374.339
Konsumer	1.249.981	1.423.241
Karyawan	1.036	1.420
	<u>19.224.308</u>	<u>16.657.720</u>
Mata uang asing		
Investasi	5.399.262	5.077.951
Modal Kerja	1.779.406	1.722.499
	<u>7.178.668</u>	<u>6.800.450</u>
Jumlah	<u>26.407.187</u>	<u>23.463.801</u>
Cadangan kerugian penurunan nilai	(268.605)	(450.922)
Neto	<u>26.138.582</u>	<u>23.012.879</u>

10. LOANS

- a. By type of loans

Related parties
Rupiah
Consumer
Employee
Third parties
Rupiah
Working capital
Investment
Consumer
Employee
Foreign currencies
Investment
Working capital
Total
Allowance for impairment losses
Net

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10. KREDIT YANG DIBERIKAN (lanjutan)

b. Berdasarkan sektor ekonomi

	31 Desember/December 31,	
	2025	2024
Rupiah		
Perantara keuangan	4.321.787	3.768.705
Industri pengolahan	2.975.814	2.812.038
Perdagangan besar dan eceran	2.737.608	2.603.129
Transportasi, pergudangan, dan komunikasi	2.681.781	1.801.034
Konstruksi	2.465.966	1.793.546
Rumah tangga	1.255.227	1.430.292
<i>Real estate</i> , usaha persewaan, dan jasa perusahaan	1.029.113	783.724
Listrik, gas, dan air	593.330	566.265
Penyediaan akomodasi dan penyediaan makan minum	507.491	536.112
Pertambangan	428.122	313.170
Jasa kesehatan dan kegiatan sosial	120.758	104.035
Jasa pendidikan	43.387	61.601
Pertanian, perburuan, dan kehutanan	40.587	58.543
Perikanan	15.571	17.564
Jasa kemasyarakatan, sosial budaya, hiburan, dan jasa lainnya	10.494	12.338
Lain-lain	1.483	1.255
	19.228.519	16.663.351
Mata uang asing		
Industri pengolahan	4.050.123	3.600.908
Listrik, gas, dan air	1.712.352	1.736.978
Pertambangan dan penggalian	822.730	578.345
<i>Real estate</i> , usaha persewaan, dan jasa perusahaan	268.438	340.006
Konstruksi	166.949	-
Perantara keuangan	83.044	39.119
Penyediaan akomodasi dan penyediaan makan minum	66.700	80.475
Transportasi, pergudangan, dan komunikasi	6.389	20.471
Perdagangan besar dan eceran	1.943	404.148
	7.178.668	6.800.450
Jumlah	26.407.187	23.463.801
Cadangan kerugian penurunan nilai	(268.605)	(450.922)
Neto	26.138.582	23.012.879

10. LOANS (continued)

b. By economic sectors

Rupiah	
<i>Financial intermediary</i>	
<i>Manufacturing</i>	
<i>Wholesale and retail</i>	
<i>Transportation, warehousing and communication</i>	
<i>Construction</i>	
<i>Household</i>	
<i>Real estate, leasing and services</i>	
<i>Electricity, gas and water</i>	
<i>Accommodation, food and beverages</i>	
<i>Mining</i>	
<i>Health and social services</i>	
<i>Education services</i>	
<i>Agriculture, hunting and forestry</i>	
<i>Fishing</i>	
<i>Social, art, culture, recreation and other services</i>	
<i>Others</i>	
Foreign currencies	
<i>Manufacturing</i>	
<i>Electricity, gas, and water</i>	
<i>Mining and excavation</i>	
<i>Real estate, leasing and services</i>	
<i>Construction</i>	
<i>Financial intermediary</i>	
<i>Accommodation, food, and beverages</i>	
<i>Transportation, warehousing and communication</i>	
<i>Wholesale and retail</i>	
Total	
<i>Allowance for impairment losses</i>	
Net	

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10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

c. Berdasarkan jatuh tempo perjanjian kredit

c. By maturity based on loan agreement

	31 Desember/December 31,		
	2025	2024	
Rupiah			Rupiah
≤ 1 tahun	7.199.051	6.375.555	≤ 1 year
> 1 - 2 tahun	375.961	830.628	> 1 - 2 years
> 2 - 5 tahun	4.952.925	3.928.029	> 2 - 5 years
> 5 tahun	6.700.582	5.529.139	> 5 years
	19.228.519	16.663.351	
Mata uang asing			Foreign currencies
≤ 1 tahun	1.432.746	1.119.293	≤ 1 year
> 1 - 2 tahun	-	126.740	> 1 - 2 years
> 2 - 5 tahun	2.926.859	3.301.957	> 2 - 5 years
> 5 tahun	2.819.063	2.252.460	> 5 years
	7.178.668	6.800.450	
Jumlah	26.407.187	23.463.801	Total
Cadangan kerugian penurunan nilai	(268.605)	(450.922)	Allowance for impairment losses
Neto	26.138.582	23.012.879	Net

d. Tingkat suku bunga efektif rata-rata setahun:

d. Average effective interest rates per annum:

	31 Desember/December 31,		
	2025	2024	
Rupiah	7,54%	8,05%	Rupiah
Mata uang asing	5,74%	6,79%	Foreign currencies

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10. KREDIT YANG DIBERIKAN (lanjutan)

- e. Perubahan nilai tercatat bruto atas kredit yang diberikan adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total	
31 Desember 2023	18.469.617	329.609	560.752	19.359.978	December 31, 2023
Aset baru	4.575.692	1.536	1.983	4.579.211	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2.518.232)	(17.812)	(41.104)	(2.577.148)	Assets derecognized or repaid (excluding write-offs)
Pengalihan ke Tahap 1	4.407	(4.264)	(143)	-	Transfers to Stage 1
Pengalihan ke Tahap 2	(17.766)	17.766	-	-	Transfers to Stage 2
Pengalihan ke Tahap 3	(500.539)	(297.016)	797.555	-	Transfers to Stage 3
Pengukuran kembali	2.533.787	(6.415)	16.759	2.544.131	Remeasurement
Penghapusbukuan	-	-	(232.099)	(232.099)	Bad debts written-off
Perubahan valuta asing	(192.402)	-	(17.870)	(210.272)	Foreign exchange changes
31 Desember 2024	22.354.564	23.404	1.085.833	23.463.801	December 31, 2024
Aset baru	4.202.447	5.219	-	4.207.666	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1.410.753)	(5.073)	(41.742)	(1.457.568)	Assets derecognized or repaid (excluding write-offs)
Pengalihan ke Tahap 1	7.453	(3.709)	(3.744)	-	Transfers to Stage 1
Pengalihan ke Tahap 2	(73.460)	481.566	(408.106)	-	Transfers to Stage 2
Pengalihan ke Tahap 3	(48.083)	(3.774)	51.857	-	Transfers to Stage 3
Pengukuran kembali	234.000	(1.285)	(16.601)	216.114	Remeasurement
Penghapusbukuan	-	-	(274.745)	(274.745)	Bad debts written-off
Perubahan valuta asing	232.196	-	19.723	251.919	Foreign exchange changes
31 Desember 2025	25.498.364	496.348	412.475	26.407.187	December 31, 2025

- f. Perubahan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total	
31 Desember 2023	30.445	74.922	408.194	513.561	December 31, 2023
Aset baru	5.636	230	574	6.440	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2.966)	(2.075)	4.999	(42)	Assets derecognized or repaid (excluding write-offs)
Pengalihan ke Tahap 1	(87.719)	2.098	85.621	-	Transfers to Stage 1
Pengalihan ke Tahap 2	91	(81.480)	81.389	-	Transfers to Stage 2
Pengalihan ke Tahap 3	-	-	-	-	Transfers to Stage 3
Pengukuran kembali	80.966	9.094	65.376	155.436	Remeasurement
Penghapusbukuan	-	-	(232.099)	(232.099)	Bad debts written-off
Perubahan valuta asing	188	-	7.438	7.626	Foreign exchange changes
31 Desember 2024	26.641	2.789	421.492	450.922	December 31, 2024
Aset baru	8.317	1.115	-	9.432	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1.479)	(531)	(13.855)	(15.865)	Assets derecognized or repaid (excluding write-offs)
Pengalihan ke Tahap 1	9	(5)	(4)	-	Transfers to Stage 1
Pengalihan ke Tahap 2	(6.434)	107.521	(101.087)	-	Transfers to Stage 2
Pengalihan ke Tahap 3	(18.767)	(1.194)	19.961	-	Transfers to Stage 3
Pengukuran kembali	46.535	(345)	43.417	89.607	Remeasurement
Penghapusbukuan	-	-	(274.745)	(274.745)	Bad debts written-off
Perubahan valuta asing	1.232	-	8.022	9.254	Foreign exchange changes
31 Desember 2025	56.054	109.350	103.201	268.605	December 31, 2025

- g. Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

10. LOANS (continued)

- e. Movements in the gross carrying amount of loans are as follows:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total	
December 31, 2023	18.469.617	329.609	560.752	19.359.978	December 31, 2023
New assets originated	4.575.692	1.536	1.983	4.579.211	New assets originated
Assets derecognized or repaid (excluding write-offs)	(2.518.232)	(17.812)	(41.104)	(2.577.148)	Assets derecognized or repaid (excluding write-offs)
Transfers to Stage 1	4.407	(4.264)	(143)	-	Transfers to Stage 1
Transfers to Stage 2	(17.766)	17.766	-	-	Transfers to Stage 2
Transfers to Stage 3	(500.539)	(297.016)	797.555	-	Transfers to Stage 3
Remeasurement	2.533.787	(6.415)	16.759	2.544.131	Remeasurement
Bad debts written-off	-	-	(232.099)	(232.099)	Bad debts written-off
Foreign exchange changes	(192.402)	-	(17.870)	(210.272)	Foreign exchange changes
December 31, 2024	22.354.564	23.404	1.085.833	23.463.801	December 31, 2024
New assets originated	4.202.447	5.219	-	4.207.666	New assets originated
Assets derecognized or repaid (excluding write-offs)	(1.410.753)	(5.073)	(41.742)	(1.457.568)	Assets derecognized or repaid (excluding write-offs)
Transfers to Stage 1	7.453	(3.709)	(3.744)	-	Transfers to Stage 1
Transfers to Stage 2	(73.460)	481.566	(408.106)	-	Transfers to Stage 2
Transfers to Stage 3	(48.083)	(3.774)	51.857	-	Transfers to Stage 3
Remeasurement	234.000	(1.285)	(16.601)	216.114	Remeasurement
Bad debts written-off	-	-	(274.745)	(274.745)	Bad debts written-off
Foreign exchange changes	232.196	-	19.723	251.919	Foreign exchange changes
December 31, 2025	25.498.364	496.348	412.475	26.407.187	December 31, 2025

- f. The movements in the allowance for impairment losses of loans are as follows:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total	
December 31, 2023	30.445	74.922	408.194	513.561	December 31, 2023
New assets originated	5.636	230	574	6.440	New assets originated
Assets derecognized or repaid (excluding write-offs)	(2.966)	(2.075)	4.999	(42)	Assets derecognized or repaid (excluding write-offs)
Transfers to Stage 1	(87.719)	2.098	85.621	-	Transfers to Stage 1
Transfers to Stage 2	91	(81.480)	81.389	-	Transfers to Stage 2
Transfers to Stage 3	-	-	-	-	Transfers to Stage 3
Remeasurement	80.966	9.094	65.376	155.436	Remeasurement
Bad debts written-off	-	-	(232.099)	(232.099)	Bad debts written-off
Foreign exchange changes	188	-	7.438	7.626	Foreign exchange changes
December 31, 2024	26.641	2.789	421.492	450.922	December 31, 2024
New assets originated	8.317	1.115	-	9.432	New assets originated
Assets derecognized or repaid (excluding write-offs)	(1.479)	(531)	(13.855)	(15.865)	Assets derecognized or repaid (excluding write-offs)
Transfers to Stage 1	9	(5)	(4)	-	Transfers to Stage 1
Transfers to Stage 2	(6.434)	107.521	(101.087)	-	Transfers to Stage 2
Transfers to Stage 3	(18.767)	(1.194)	19.961	-	Transfers to Stage 3
Remeasurement	46.535	(345)	43.417	89.607	Remeasurement
Bad debts written-off	-	-	(274.745)	(274.745)	Bad debts written-off
Foreign exchange changes	1.232	-	8.022	9.254	Foreign exchange changes
December 31, 2025	56.054	109.350	103.201	268.605	December 31, 2025

- g. Management believes that the allowance for impairment losses is adequate.

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11. PENDAPATAN BUNGA YANG MASIH AKAN DITERIMA

	31 Desember/December 31,	
	2025	2024
Bunga atas:		
Kredit yang diberikan	82.079	133.871
Efek-efek	73.266	24.897
Interbank call money	44	62
Jumlah	155.389	158.830

Interest on:
Loans
Marketable securities
Interbank call money

Total

Pendapatan bunga yang masih akan diterima dari pihak berelasi adalah sebesar Rp9 dan Rp12 masing-masing pada tanggal 31 Desember 2025 dan 2024 (Catatan 32).

Interest receivables from related parties as of December 31, 2025 and 2024, amounted to Rp9 and Rp12, respectively (Note 32).

Pendapatan bunga yang masih akan diterima dalam mata uang asing adalah sebesar Rp35.192 dan Rp87.033 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Interest receivables in foreign currencies as of December 31, 2025 and 2024, amounted to Rp35,192 and Rp87,033, respectively.

12. ASET TETAP DAN ASET HAK GUNA

Akun ini terdiri dari:

12. FIXED ASSETS AND RIGHT-OF-USE ASSETS

This account consists of:

	31 Desember 2025/December 31, 2025					
	1 Januari/ January 1, 2025	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	31 Desember/ December 31, 2025	
Kepemilikan langsung						Direct ownership
Harga penilaian kembali						Revalued amount
Tanah	414.773	-	-	-	414.773	Land
Bangunan	471.943	-	-	-	471.943	Buildings
Prasarana	26.023	-	-	1.200	27.223	Leasehold improvements
Inventaris kantor	134.950	8.992	(17.888)	1.280	127.334	Office equipment
Kendaraan	56.699	2.246	(4.564)	-	54.381	Vehicles
	1.104.388	11.238	(22.452)	2.480	1.095.654	
Aset dalam penyelesaian	3.591	3.890	(908)	(2.480)	4.093	Construction in progress
Total biaya perolehan aset tetap	1.107.979	15.128	(23.360)	-	1.099.747	Total cost of fixed assets
Aset hak guna	85.485	13.500	(25.854)	-	73.131	Right-of-use of assets
Total biaya perolehan aset tetap dan aset hak guna	1.193.464	28.628	(49.214)	-	1.172.878	Total cost of fixed assets and right-of-use of assets
Akumulasi penyusutan						Accumulated depreciation
Bangunan	(181.053)	(27.803)	-	-	(208.856)	Buildings
Prasarana	(23.872)	(831)	-	-	(24.703)	Leasehold improvements
Inventaris kantor	(117.144)	(10.895)	17.888	-	(110.151)	Office equipment
Kendaraan	(56.551)	(273)	4.538	-	(52.286)	Vehicles
	(378.620)	(39.802)	22.426	-	(395.996)	
Aset hak guna	(33.765)	(20.859)	25.824	-	(28.800)	Right-of-use of assets
Total akumulasi penyusutan aset tetap dan aset hak guna	(412.385)	(60.661)	48.250	-	(424.796)	Total accumulated depreciation of fixed assets and right-of-use of assets
Nilai buku neto	781.079				748.082	Net book value

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12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

**12. FIXED ASSETS AND RIGHT-OF-USE ASSETS
(continued)**

	31 Desember 2024/December 31, 2024					
	1 Januari/ January 1, 2024	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	31 Desember/ December 31, 2024	
Kepemilikan langsung						Direct ownership
Harga penilaian kembali						Revalued amount
Tanah	432.990	-	(18.217)	-	414.773	Land
Bangunan	479.640	-	(7.697)	-	471.943	Buildings
Prasarana	25.074	2.394	(1.458)	13	26.023	Leasehold improvements
Inventaris kantor	126.509	13.470	(5.016)	(13)	134.950	Office equipment
Kendaraan	67.067	84	(10.452)	-	56.699	Vehicles
	1.131.280	15.948	(42.840)	-	1.104.388	
Aset dalam penyelesaian	4.311	6.394	-	(7.114)	3.591	Construction in progress
Total biaya perolehan aset tetap	1.135.591	22.342	(42.840)	(7.114)	1.107.979	Total cost of fixed assets
Aset hak guna	70.832	44.109	(29.456)	-	85.485	Right-of-use of assets
Total biaya perolehan aset tetap dan aset hak guna	1.206.423	66.451	(72.296)	(7.114)	1.193.464	Total cost of fixed assets and right-of-use of assets
Akumulasi penyusutan						Accumulated depreciation
Bangunan	(156.761)	(28.716)	4.424	-	(181.053)	Buildings
Prasarana	(24.441)	(876)	1.458	(13)	(23.872)	Leasehold improvements
Inventaris kantor	(113.431)	(8.734)	5.008	13	(117.144)	Office equipment
Kendaraan	(66.267)	(668)	10.384	-	(56.551)	Vehicles
	(360.900)	(38.994)	21.274	-	(378.620)	
Aset hak guna	(43.198)	(20.023)	29.456	-	(33.765)	Right-of-use of assets
Total akumulasi penyusutan aset tetap dan aset hak guna	(404.098)	(59.017)	50.730	-	(412.385)	Total accumulated depreciation of fixed assets and right-of-use of assets
Nilai buku neto	802.325				781.079	Net book value

Aset tetap Bank, kecuali tanah, prasarana, dan inventaris kantor diasuransikan pada perusahaan asuransi yaitu PT Asuransi Bina Dana Arta dan PT Asuransi Central Asia (pihak ketiga) dengan total nilai pertanggungan sebesar Rp288.636 dan Rp313.614 pada tanggal 31 Desember 2025 dan 2024. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Rincian laba penjualan aset tetap untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024 adalah sebagai berikut:

All fixed assets, except for land, leasehold improvements, and office equipment are insured with insurance company PT Asuransi Bina Dana Arta and PT Asuransi Central Asia (third parties) for total coverage amounting to Rp288,636 and Rp313,614 as of December 31, 2025 and 2024. All the insurance companies above are third parties. Management believes that the insurance coverages are adequate to cover possible losses on the assets insured.

The details of gain on sale of fixed assets for the years ended December 31, 2025 and 2024 are as follows:

	31 Desember/December 31,		
	2025	2024	
Hasil penjualan aset tetap	851	3.578	Proceeds from sale of fixed assets
Nilai buku bersih aset tetap	-	-	Net book value of fixed assets
Laba penjualan aset tetap	851	3.578	Gain on sale of fixed assets

Nilai tercatat bruto dari aset tetap yang telah didepresiasi penuh oleh Bank namun masih digunakan adalah sebesar Rp170.256 dan Rp166.058 masing-masing pada tanggal 31 Desember 2025 dan 31 Desember 2024.

The gross carrying amount of the Bank fully depreciated fixed assets that are still in use amounted to Rp170,256 and Rp166,058 as of December 31, 2025 and December 31, 2024, respectively.

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12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

Rekonsiliasi pengurangan aset tetap yang berasal dari penjualan dan reklasifikasi adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Pengurangan melalui penjualan aset tetap	6.844	11.283
Penghapusan aset tetap	15.608	5.643
Pengurangan aset dalam penyelesaian melalui reklasifikasi aset tetap	2.480	7.114
Penghapusan aset dalam penyelesaian	908	-
Pengurangan aset hak guna	25.854	29.456
Reklasifikasi ke properti terbengkalai	-	25.914
Total pengurangan	51.694	79.410

Sejak tahun 2014, Bank menerapkan model revaluasi untuk tanah dan bangunan, sehingga nilai tercatat pada tanggal 31 Desember 2023 mencerminkan nilai wajar. Penilaian kembali atas aset tetap selain inventaris kantor dan kendaraan per tanggal 31 Desember 2023 dilakukan oleh penilai independen eksternal, Kantor Jasa Penilai Publik ("KJPP") Hari Utomo & Rekan dalam Laporan Penilaian tertanggal 3 Januari 2024. Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim. Pendekatan penilaian yang dipakai adalah pendekatan data pasar dan pendekatan biaya.

Nilai wajar dari aset tetap dihitung dengan menggunakan pendekatan perbandingan harga pasar dan estimasi biaya reproduksi baru atau biaya pengganti baru. Harga pasar dari aset tetap yang paling mendekati disesuaikan dengan perbedaan atribut utama seperti ukuran aset, lokasi, kondisi fisik, faktor depresiasi, dan biaya penggantian. Pengukuran nilai wajar juga mempertimbangkan penggunaan tertinggi dan terbaik (*highest and best use*) dari aset yang dinilai.

Kenaikan nilai revaluasi sebesar Rp105.127 dicatat di penghasilan komprehensif lain di ekuitas, tidak ada penurunan nilai revaluasi untuk tahun yang berakhir 31 Desember 2023.

Jumlah tercatat aset tetap apabila aset tersebut dicatat dengan model biaya adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Tanah	227.997	227.997
Bangunan	217.260	235.955
Prasarana	2.425	2.237
Inventaris kantor	16.054	16.776
Kendaraan	2.069	91
Jumlah	465.805	483.056

12. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

Reconciliations of deduction to fixed assets which comes from disposal an reclassification are as follows:

	31 Desember/December 31,	
	2025	2024
Deduction through sale of fixed assets	6.844	11.283
Write-off of fixed assets	15.608	5.643
Deduction of construction in progress through reclassifications	2.480	7.114
Write-off of construction in progress	908	-
Deduction of right-of-uses assets	25.854	29.456
Reclassification to abandoned assets	-	25.914
Total deductions	51.694	79.410

Since 2014, the Bank has applied revaluation model for land and buildings thus, the carrying values as of December 31, 2023 reflect the fair values. The revaluations of fixed assets except for office equipment and vehicles using cut-off December 31, 2023 are performed by external independent appraiser, Public Appraiser Firm ("KJPP") Hari Utomo & Rekan as stated in the Valuation Report dated January 3, 2024. Valuations were performed based on Indonesian Valuation Standards which are appropriate with recent market transactions done on arm's length terms. The valuation method used is market data approach and cost approach.

Fair values of fixed assets are calculated using the comparable market data approach and cost reproduction or cost replacement approach. The approximate market prices of comparable fixed assets is adjusted for differences in key attributes such as size, location, physical conditions, depreciation factor, and replacement costs. The fair value measurement also considers highest and best use of the asset being valued.

Increase in revaluation value of Rp105,127 is recorded as part of other comprehensive income in equity, there is no decrease in the revaluation value for the year ended December 31, 2023.

The amount of fixed assets if recorded using cost method are the following:

	31 Desember/December 31,	
	2025	2024
Land	227.997	227.997
Buildings	217.260	235.955
Leaseholds improvements	2.425	2.237
Office equipment	16.054	16.776
Vehicles	2.069	91
Total	465.805	483.056

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12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

Rincian aset dalam penyelesaian beserta persentase penyelesaian dan nilai kontrak adalah sebagai berikut:

12. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

The details of the construction in progress with percentage of completion and contract value are as follows:

31 Desember/December 31, 2025				
	Persentase penyelesaian/ Percentage of completion	Akumulasi biaya/ Accumulated cost	Estimasi penyelesaian/ Estimated timing of completion	
Renovasi bangunan	50%	327	2026	Leasehold improvements
Software	50%	3.283	2026	Software
Perlengkapan kantor	50%	483	2026	Office equipment
31 Desember/December 31, 2024				
	Persentase penyelesaian/ Percentage of completion	Akumulasi biaya/ Accumulated cost	Estimasi penyelesaian/ Estimated timing of completion	
Renovasi Bangunan	80%	1.330	2025	Leasehold improvements
Software	80%	2.252	2025	Software
Mesin Kantor	50%	9	2025	Office machines

Manajemen juga berpendapat bahwa tidak terdapat penurunan nilai lainnya atas aset tersebut pada tanggal 31 Desember 2025 dan 2024.

Management believes that as of December 31, 2025 and 2024, no other impairment in value for fixed assets.

Aset hak guna per 31 Desember 2025 dan 2024 adalah sebagai berikut:

Rights of use assets as of December 31, 2025 and 2024 as follows:

	1 Januari/ January 1, 2025	Penambahan dan reklasifikasi/ Additions and reclassification	Pengurangan dan reklasifikasi/ Deductions and reclassification	31 Desember/ December 31, 2025	
Biaya perolehan					Cost
Bangunan	51.286	11.904	(13.871)	49.319	Buildings
Kendaraan	5.152	1.596	(1.056)	5.692	Vehicles
Lain-lain	29.047	-	(10.927)	18.120	Others
Total biaya perolehan	85.485	13.500	(25.854)	73.131	Total cost
Akumulasi penyusutan					Accumulated depreciation
Bangunan	(20.670)	(11.117)	13.871	(17.916)	Buildings
Kendaraan	(1.870)	(1.562)	1.056	(2.376)	Vehicles
Lain-lain	(11.225)	(8.180)	10.897	(8.508)	Others
Total Akumulasi penyusutan	(33.765)	(20.859)	25.824	(28.800)	Total Accumulated depreciation
Nilai buku - neto	51.720			44.331	Book value - net
	1 Januari/ January 1, 2024	Penambahan dan reklasifikasi/ Additions and reclassification	Pengurangan dan reklasifikasi/ Deductions and reclassification	31 Desember/ December 31, 2024	
Biaya perolehan					Cost
Bangunan	51.287	20.349	(20.350)	51.286	Buildings
Kendaraan	4.824	4.096	(3.768)	5.152	Vehicles
Lain-lain	14.721	19.664	(5.338)	29.047	Others
Total biaya perolehan	70.832	44.109	(29.456)	85.485	Total cost
Akumulasi penyusutan					Accumulated depreciation
Bangunan	(29.642)	(11.378)	20.350	(20.670)	Buildings
Kendaraan	(4.030)	(1.608)	3.768	(1.870)	Vehicles
Lain-lain	(9.526)	(7.037)	5.338	(11.225)	Others
Total Akumulasi penyusutan	(43.198)	(20.023)	29.456	(33.765)	Total Accumulated depreciation
Nilai buku - neto	27.634			51.720	Book value - net

Bank menyewa beberapa aset termasuk gedung kantor, rumah dinas, kendaraan dan lain-lain.

The Bank rent a number of assets including offices, official houses, vehicles and others.

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13. GOODWILL

Seperti diungkapkan pada Catatan 1b, Bank melakukan akuisisi atas 100% kepemilikan saham pada PT Bank Antardaerah. Nilai wajar dari aset dan liabilitas teridentifikasi PT Bank Antardaerah pada tanggal akuisisi (24 Juni 2016) adalah:

	Nilai wajar/ Fair value
Imbalan yang dialihkan	517.913
Nilai wajar aset bersih teridentifikasi	(271.755)
<i>Goodwill</i> atas akuisisi	246.158
<i>Core deposits Intangible</i>	(55.428)
Teknologi perangkat lunak dan teknologi pendukung lainnya	(655)
Residual goodwill	190.075

Tujuan dilakukannya akuisisi adalah meningkatkan potensi skala usaha Bank menjadi lebih besar serta meningkatnya jangkauan operasional Bank terutama pada area yang sebelumnya merupakan basis kekuatan utama yang dimiliki oleh PT Bank Antardaerah, baik itu untuk pemberian pinjaman maupun sebagai sumber perolehan dana pihak ketiga.

Pengujian penurunan nilai atas *goodwill* dilakukan setiap tahun dan ketika terdapat suatu indikasi bahwa nilai tercatatnya mengalami penurunan nilai. Nilai terpulihkan ditentukan berdasarkan perhitungan nilai pakai yang menggunakan metode *discounted cash flow*. Bank menentukan unit penghasil kas sejalan dengan segmen operasi, yaitu kredit. Tidak terdapat pergerakan atas nilai tercatat *goodwill* selama tahun 2025.

Nilai terpulihkan tersebut dikategorikan sebagai tingkat 3 dalam hierarki nilai wajar. Asumsi kunci yang digunakan dalam perhitungan nilai pakai pada tanggal 31 Desember 2025 dan 31 Desember 2024 adalah tingkat diskonto. Bank telah memilih untuk menggunakan *Cost of Equity (COE)* sebagai tingkat diskonto untuk arus kas yang didiskontokan. *COE* yang ditentukan berdasarkan sumber eksternal adalah 10,80% dan 11,40% pada tanggal 31 Desember 2025 dan 31 Desember 2024.

Tidak ada kerugian penurunan nilai *goodwill* yang diidentifikasi selama tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

14. BIAYA DIBAYAR DI MUKA

	31 Desember/December 31,	
	2025	2024
Pemeliharaan informasi teknologi	7.786	1.976
Sewa	2.265	1.028
Asuransi	476	716
Lain-lain	1.145	665
Jumlah	11.672	4.385

13. GOODWILL

As disclosed in Note 1b, the Bank acquired 100% equity interests in PT Bank Antardaerah. The fair values of the identifiable assets and liabilities of PT Bank Antardaerah as at the date of acquisition (June 24, 2016) were:

Consideration transferred
Total identifiable net assets at fair value
Goodwill arising on acquisition
Core deposits intangible
Software technology and other supporting technologies
Residual goodwill

The purpose of the acquisition is to increase the potential scale of the Bank business as well as increased in operational range of the Bank especially in the areas that were previously the main power base owned by PT Bank Antardaerah, both for lending as well as source of third party funds.

Goodwill is tested for impairment annually and when circumstances indicate that the carrying value may be impaired. The recoverable amount was determined based on value in use that uses discounted cash flow method. The Bank determined the cash generating unit aligned with the operating segment of loans. There were no movements on carrying amount of goodwill for the year 2025.

The recoverable amount is categorized as level 3 in fair value hierarchy. Certain key assumptions used in the value in use calculation at December 31, 2025 and December 31, 2024 is discount rate. The Bank has chosen to use the *Cost of Equity (COE)* as discount rate for the discounted cash flow. The *COE* determined based on external source is 10.80% and 11.40% for the year ended December 31, 2025 and December 31, 2024.

There is no impairment of the goodwill identified for the years ended December 31, 2025 and 2024.

14. PREPAID EXPENSES

Information technology maintenance
Rent
Insurance
Others
Total

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15. AGUNAN YANG DIAMBIL ALIH

Agunan Yang Diambil Alih ("AYDA") merupakan agunan pinjaman berupa tanah dan bangunan yang telah diambil alih oleh Bank. Rincian dalam akun ini sebagai berikut:

	31 Desember/December 31	
	2025	2024
Agunan yang diambil alih	79.572	82.358
Dikurangi: Cadangan kerugian penurunan nilai	(1.081)	(2.274)
	78.491	80.084

Berdasarkan Peraturan Otoritas Jasa Keuangan Republik Indonesia ("POJK") No. 40/POJK.03 /2019 tentang "Penilaian Kualitas Aset Bank Umum", khususnya AYDA, Bank diwajibkan untuk melakukan upaya penyelesaian terhadap AYDA yang dimiliki.

Rincian laba/rugi penjualan AYDA untuk tahun-tahun yang berakhir 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Hasil penjualan	1.638	28.172
Nilai buku bersih	(1.593)	(28.222)
Laba/(rugi) penjualan	45	(50)

Perubahan nilai tercatat bruto atas AYDA untuk tahun-tahun yang berakhir pada 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Saldo Awal	82.358	135.580
Aset dihentikan pengakuannya	(1.593)	(53.222)
Penghapusbukuan	(1.193)	-
Saldo akhir	79.572	82.358

Mutasi cadangan kerugian penurunan nilai atas AYDA adalah:

	31 Desember/December 31,	
	2025	2024
Saldo awal	2.274	27.274
Pembalikan selama tahun berjalan	-	(25.000)
Penghapusbukuan	(1.193)	-
Saldo akhir	1.081	2.274

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian penurunan nilai atas agunan yang diambil alih.

15. FORECLOSED ASSETS

Foreclosed assets represent loan collaterals taken over by the Bank in the form of land and buildings. The details in this account are as follows:

Foreclosed assets
Less: Allowance for impairment losses

Based on Financial Services Authority Republic of Indonesia ("POJK") No. 40/POJK.03 /2019 regarding "Asset Quality Ratings for Commercial Banks" and particularly on the foreclosed assets, the Bank is required to have an action plan for settlement for its foreclosed assets.

The details of gain/loss on the sale of AYDA for the year ended 31 December 2025 and 2024 are as follows:

Proceeds from sale
Net book value
Profit/(loss) on sale

Movement in the gross carrying amount of AYDA for the years ended December 31, 2025 and 2024 are as follows:

Beginning balance
Assets derecognized
Write-off
Ending balance

The changes in allowance for impairment losses of foreclosed assets are as follows:

Beginning balance
Reversal during the year
Write-off
Ending balance

The Bank's management believes that the allowance for impairment losses is adequate to cover possible impairment losses from foreclosed assets.

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16. ASET LAIN-LAIN

16. OTHER ASSETS

	31 Desember/December 31,		
	2025	2024	
Properti terbengkalai - neto	127.801	127.801	Abandoned properties - net
Uang muka pajak (catatan 20)	23.741	-	Prepaid tax (note 20)
Tagihan trade finance - neto	15.947	29.449	Trade finance billing - net
Core deposits intangible (setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp47.113 dan Rp41.571 pada 31 Desember 2025 dan 2024)	8.314	13.857	Core deposits intangible (net of accumulated amortization of Rp47,113 and Rp41,571 as of December 31, 2025 and 2024, respectively)
Persediaan	4.644	5.291	Inventories
Uang jaminan	3.726	3.751	Refundable deposits
Tagihan transaksi ATM Prima	1.065	1.254	ATM Prima billing transaction
Lain-lain	1.068	8.459	Others
Jumlah - neto	186.306	189.862	Total - net

Properti terbengkalai merupakan aset tetap yang dimiliki Bank tetapi tidak digunakan untuk kegiatan usaha perbankan yang lazim. Manajemen secara aktif berusaha untuk menjual properti terbengkalai tersebut.

The abandoned properties are fixed assets held by the Bank but not used for its customary banking business. Management is actively trying to sell these abandoned properties.

Rincian laba penjualan properti terbengkalai untuk tahun yang berakhir 31 Desember 2024 adalah sebagai berikut:

The detail of gain on sale of abandoned properties for the year ended December 31, 2024 are as follows:

	31 Desember 2024/ December 31, 2024	
Hasil Penjualan	1.946	Proceeds from sale
Nilai buku bersih	(1.296)	Net book value
Laba Penjualan	650	Gain on sale

Mutasi cadangan kerugian penurunan nilai properti terbengkalai adalah:

The changes in allowance for impairment losses of abandoned properties are as in follows:

	31 Desember/December 31,		
	2025	2024	
Saldo awal	4.108	4.108	Beginning balance
Penambahan selama tahun berjalan	-	-	Addition during the year
Saldo akhir	4.108	4.108	Ending balance

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang telah dibentuk cukup untuk menutup kemungkinan kerugian atas properti terbengkalai.

Management believes that the above allowance for impairment losses is adequate to cover possible losses on abandoned properties.

Tagihan trade finance merupakan tagihan atas Counter Guarantee yang diterbitkan oleh pihak berelasi (Catatan 32).

Trade finance bills are bills related to counter guarantee facilities from related party (Note 32).

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16. ASET LAIN-LAIN (lanjutan)

PT Bank China Construction Bank Indonesia Tbk menerima dokumen asli Bank Garansi dari PT Primanusa Energi Lestari pada tanggal 13 Juni 2024 untuk diproses pencairannya kepada pihak yang sama. Pada hari yang sama, PT Bank China Construction Bank Indonesia Tbk melakukan pemeriksaan atas dokumen pencairan tersebut dan menindaklanjutinya dengan mengajukan klaim atas *Counter Guarantee* kepada China Construction Bank Corporation, Cabang Shaanxi.

Pada tanggal 17 Juni 2024, *Court Beilin* mengeluarkan putusan yang memerintahkan China Construction Bank Corporation, Cabang Shaanxi untuk menunda pembayaran *Counter Guarantee* kepada PT Bank China Construction Bank Indonesia Tbk. Meskipun demikian, pada tanggal 21 Juni 2024, PT Bank China Construction Bank Indonesia Tbk tetap melakukan pembayaran atas klaim Bank Garansi sesuai dengan ketentuan hukum yang berlaku di Indonesia.

China Construction Bank Corporation, Cabang Shaanxi menyampaikan *Letter of Indemnity* tertanggal 27 September 2024 yang menyatakan komitmen untuk melakukan pembayaran kepada PT Bank China Construction Bank Indonesia Tbk atas tagihan beserta bunganya setelah putusan *Court Beilin* berakhir. Namun, kepastian pelaksanaan pembayaran tersebut masih belum dapat dipastikan, mengingat proses hukum yang berlangsung di China dan Indonesia masih berjalan.

Atas putusan Pengadilan Tinggi Jakarta Nomor 623/Pdt/2025/PT DKI pada 19 Juni 2025, menyatakan bahwa Bank telah memenangkan kasus Bank Garansi melawan Northwest. Bank juga menerima konfirmasi dari Pengadilan bahwa sampai batas waktu yang telah ditentukan, pihak Northwest sudah tidak melakukan upaya banding.

Namun dikarenakan belum dicabutnya perintah pengadilan terkait penangguhan pembayaran, China Construction Bank Corporation, Cabang Shaanxi belum juga bisa melakukan pembayaran kepada PT Bank China Construction Bank Indonesia Tbk sampai Juni 2026.

Aset lain-lain dalam mata uang asing pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp31.947 dan Rp29.610.

16. OTHER ASSETS (continued)

PT Bank China Construction Bank Indonesia Tbk received the original Bank Guarantee document from PT Primanusa Energi Lestari on June 13, 2024 for processing of the claim to the same party. On the same day, PT Bank China Construction Bank Indonesia Tbk conducted a review of the claim documents and subsequently submitted a claim under the *Counter Guarantee* to China Construction Bank Corporation, Shaanxi Branch.

On June 17, 2024, the Beilin Court issued a ruling ordering China Construction Bank Corporation, Shaanxi Branch to suspend payment under the *Counter Guarantee* to PT Bank China Construction Bank Indonesia Tbk. Nevertheless, on June 21, 2024, PT Bank China Construction Bank Indonesia Tbk proceeded with the payment of the Bank Guarantee claim in accordance with the applicable laws and regulations in Indonesia.

China Construction Bank Corporation, Shaanxi Branch issued a *Letter of Indemnity* dated September 27, 2024, stating its commitment to compensate PT Bank China Construction Bank Indonesia Tbk for the outstanding amount along with interest after the Beilin Court ruling is lifted. However, the certainty of such payment remains unclear, given that the legal processes in both China and Indonesia are still ongoing.

Following the decision of the Jakarta High Court No. 623/Pdt/2025/PT DKI on June 19, 2025, declaring the Bank's victory in the Bank Guarantee case against Northwest. The Bank also received confirmation from the Court that Northwest had withdrawn its appeal within the specified timeframe.

However, due to the pending court order suspending payments, China Construction Bank Corporation, Shaanxi Branch was unable to make payments to PT Bank China Construction Bank Indonesia Tbk until June 2026.

Other assets denominated in foreign currency as of December 31, 2025 and 2024 amounted to Rp31,947 and Rp29,610, respectively.

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17. LIABILITAS SEGERA

Pada tanggal 31 Desember 2025 dan 2024 liabilitas segera merupakan liabilitas sehubungan dengan transaksi kliring dan transfer.

Liabilitas segera dalam mata uang rupiah pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp23.453 dan Rp14.928.

Liabilitas segera dalam mata uang asing pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar RpNihil dan Rp57.

17. OBLIGATION DUE IMMEDIATELY

As of December 31, 2025 and 2024, obligation due immediately are related to clearing transactions and transfers.

Obligation due immediately denominated in Rupiah as of December 31, 2025 and 2024 amounted to Rp23,453 and Rp14,928.

Obligation due immediately denominated in foreign currencies as of December 31, 2025 and 2024 amounted to RpNil and Rp57.

18. SIMPANAN DARI NASABAH

18. DEPOSITS FROM CUSTOMERS

	31 Desember/December 31,		
	2025	2024	
Rupiah			Rupiah
Deposito berjangka	15.053.399	11.105.113	Time deposits
Giro	3.504.721	2.485.190	Current accounts
Tabungan	1.662.847	1.059.292	Saving accounts
	20.220.967	14.649.595	
Mata uang asing			Foreign currencies
Deposito berjangka	6.673.230	7.078.240	Time deposits
Giro	1.565.909	1.524.681	Current accounts
Tabungan	205.906	104.957	Saving accounts
	8.445.045	8.707.878	
Jumlah	28.666.012	23.357.473	Total

Berdasarkan Undang-Undang No. 24 tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, Lembaga Penjamin Simpanan ("LPS") dibentuk untuk menjamin kewajiban tertentu bank-bank umum berdasarkan program penjaminan yang berlaku dan saat ini Bank adalah peserta dari program tersebut.

Suku bunga penjaminan LPS pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah 3,5% dan 4,25% untuk simpanan dalam mata uang Rupiah. Untuk simpanan dalam mata uang asing pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar 2% dan 2,25%.

Berdasarkan Peraturan Pemerintah No. 66 Tahun 2008 tanggal 13 Oktober 2008 tentang Besaran Nilai Simpanan yang Dijamin LPS yang disempurnakan melalui PLPS No. 1 Tahun 2023 tentang Program Penjaminan Simpanan, bahwa saldo yang dijamin untuk satu nasabah pada satu Bank adalah paling tinggi Rp2.000.000.000 (nilai penuh).

Based on the Law No. 24, dated September 22, 2004, effective September 22, 2005, the Indonesian Deposit Insurance Corporation ("IDIC") was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program and currently, the Bank is the participant of the program.

LPS guarantee interest rate as of December 31, 2025 and 2024 were 3.5% and 4.25%, respectively, for deposits in Rupiah. For deposits in foreign currency as of December 31, 2025 and 2024 were 2% and 2.25%, respectively.

Based on Government Regulation No. 66 Year 2008 dated October 13, 2008 regarding The Amount of Deposit Value Guaranteed by IDIC amended through IDIC Regulation No. 1 Year 2023 regarding Deposit Insurance Program, which stated the guaranteed balance for each customer in each bank is at most Rp2,000,000,000 (full amount).

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18. SIMPANAN DARI NASABAH (lanjutan)

a. Giro

	31 Desember/December 31,	
	2025	2024
Pihak berelasi (Catatan 32)		
Rupiah	58.414	2.519
Mata uang asing	147	15
	58.561	2.534
Pihak ketiga		
Rupiah	3.446.307	2.482.671
Mata uang asing	1.565.762	1.524.666
	5.012.069	4.007.337
Jumlah	5.070.630	4.009.871

Related parties (Note 32)
Rupiah
Foreign currencies

Third parties
Rupiah
Foreign currencies

Total

Suku bunga efektif rata-rata per tahun:

Average effective interest rate per annum:

	31 Desember/December 31,	
	2025	2024
Rupiah	1,80%	2,93%
Mata uang asing	2,04%	1,86%
Giro yang dijadikan jaminan kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah RpNihil dan RpNihil.		

Rupiah
Foreign currencies

Total current accounts amounting to RpNil and RpNil as of December 31, 2025 and 2024, respectively, were pledged and used as credit guarantee.

b. Tabungan

b. Saving accounts

	31 Desember/December 31,	
	2025	2024
Pihak berelasi (Catatan 32)		
Rupiah	4.053	6.587
Mata uang asing	81	40
	4.134	6.627
Pihak ketiga		
Rupiah	1.658.794	1.052.705
Mata uang asing	205.825	104.917
	1.864.619	1.157.622
Jumlah	1.868.753	1.164.249

Related parties (Note 32)
Rupiah
Foreign currencies

Third parties
Rupiah
Foreign currencies

Total

Suku bunga efektif rata-rata per tahun:

Average effective interest rate per annum:

	31 Desember/December 31,	
	2025	2024
Rupiah	1,81%	1,83%
Mata uang asing	1,96%	0,81%
Tabungan yang dijadikan jaminan kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah RpNihil dan RpNihil.		

Rupiah
Foreign currencies

Total saving accounts amounting to RpNil and RpNil as of December 31, 2025 and 2024, respectively, were pledged and used as credit guarantee.

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18. SIMPANAN DARI NASABAH (lanjutan)

c. Deposito berjangka

	31 Desember/December 31,	
	2025	2024
Pihak berelasi (Catatan 32)		
Rupiah	8.320	9.135
Mata uang asing	218	33
	8.538	9.168
Pihak ketiga		
Rupiah	15.045.079	11.095.978
Mata uang asing	6.673.012	7.078.207
	21.718.091	18.174.185
Jumlah	21.726.629	18.183.353

Related parties (Note 32)
Rupiah
Foreign currencies

Third parties
Rupiah
Foreign currencies

Total

Suku bunga efektif rata-rata per tahun:

Average effective interest rates per annum:

	31 Desember/December 31,	
	2025	2024
Rupiah	5,09%	5,13%
Mata uang asing	4,47%	4,84%

Rupiah
Foreign currencies

Berdasarkan tanggal jatuh tempo:

By maturity date:

	31 Desember/December 31,	
	2025	2024
≤ 1 bulan	11.223.667	9.820.885
> 1 - 3 bulan	8.191.001	5.086.344
> 3 - 6 bulan	2.058.663	2.779.842
> 6 - 12 bulan	253.298	496.282
Jumlah	21.726.629	18.183.353

≤ 1 month
> 1 - 3 months
> 3 - 6 months
> 6 - 12 months

Total

Jumlah deposito berjangka yang dijadikan jaminan kredit, bank garansi, dan *letters of credit* yang diterbitkan Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp1.970.892 dan Rp1.157.155.

Total time deposits amounting to Rp1,970,892 and Rp1,157,155 as of December 31, 2025 and 2024, respectively, are pledged as collateral by the debtors on the credit facilities, bank guarantees and letters of credit issued by the Bank.

19. SIMPANAN DARI BANK LAIN

19. DEPOSITS FROM OTHER BANKS

	31 Desember/December 31,	
	2025	2024
Pihak berelasi (Catatan 32)		
Rupiah		
Giro	805	171
Pihak ketiga		
Rupiah		
Deposito berjangka	13.000	-
Giro	31.735	52.369
Tabungan	38.102	21.421
Inter-bank Call Money	1.610.000	650.000
Mata uang asing		
Inter-bank Call Money	-	120.713
	1.692.837	844.503
Jumlah	1.693.642	844.674

Related Parties (Note 32)
Rupiah
Current accounts
Third parties
Rupiah
Time deposits
Current accounts
Savings accounts
Inter-bank Call Money
Foreign currencies
Inter-bank Call Money

Total

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19. SIMPANAN DARI BANK LAIN (lanjutan)

Suku bunga efektif rata-rata per tahun:

	31 Desember/December 31,	
	2025	2024
Rupiah	5,74%	6,20%
Mata uang asing	2,23%	5,25%

Berdasarkan tanggal jatuh tempo:

	31 Desember/December 31,	
	2025	2024
≤ 1 bulan	1.680.642	844.674
> 1 - 3 bulan	13.000	-
Jumlah	1.693.642	844.674

Pada tanggal 31 Desember 2025 dan 2024 tidak ada simpanan dari bank lain yang dijadikan jaminan.

19. DEPOSITS FROM OTHER BANKS (continued)

Average effective interest rates per annum:

	31 Desember/December 31,	
	2025	2024
Rupiah	5,74%	6,20%
Foreign currencies	2,23%	5,25%

By maturity date:

	31 Desember/December 31,	
	2025	2024
≤ 1 month	1.680.642	844.674
> 1 - 3 months	13.000	-
Total	1.693.642	844.674

As of December 31, 2025 and 2024 there is no deposit from other banks which was pledged as collateral.

20. PERPAJAKAN

a. Utang pajak

	31 Desember/December 31,	
	2025	2024
Pajak penghasilan badan		
PPH pasal 25	7.534	9.584
PPH pasal 29	2.127	12.640
	9.661	22.224
Pajak lain-lain		
PPH pasal 4 (2)	20.793	16.489
PPH pasal 21	2.753	4.127
PPH pasal 23 dan 26	350	289
PPN	96	30
Bea materai	2	1
	23.994	20.936
Jumlah	33.655	43.160

b. Beban pajak penghasilan

	31 Desember/December 31,	
	2025	2024
Beban pajak kini	89.697	96.734
Manfaat pajak tangguhan	1.514	(9.847)
Jumlah	91.211	86.887

20. TAXATION

a. Taxes payable

	31 Desember/December 31,	
	2025	2024
Corporate income tax		
Income tax article 25	7.534	9.584
Income tax article 29	2.127	12.640
	9.661	22.224
Other income taxes		
Income tax article 4 (2)	20.793	16.489
Income tax article 21	2.753	4.127
Income tax article 23 and 26	350	289
Value-added tax	96	30
Stamp duties	2	1
	23.994	20.936
Total	33.655	43.160

b. Income tax expense

	31 Desember/December 31,	
	2025	2024
Current tax expense	89.697	96.734
Deferred tax benefit	1.514	(9.847)
Total	91.211	86.887

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20. PERPAJAKAN (lanjutan)

- c. Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dengan laba kena pajak adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Laba sebelum pajak penghasilan	393.159	382.289
Perbedaan temporer:		
Cadangan kerugian penurunan nilai atas aset produktif	8.126	66.634
Cadangan kerugian penurunan nilai atas aset non-produktif	(1.193)	(25.000)
Provisi imbalan kerja karyawan	413	1.639
Penyusutan aset tetap	(7.184)	(9.792)
Cadangan bonus dan tunjangan hari raya	10.797	3.969
Lain-lain	(8.114)	7.308
Jumlah perbedaan temporer	2.845	44.758
Perbedaan permanen:		
Penyusutan aset tetap	8.096	8.983
Lain-lain	2.868	3.672
Jumlah perbedaan permanen	10.964	12.655
Laba kena pajak	406.968	439.702
Beban pajak penghasilan sesuai dengan tarif pajak yang berlaku (22%)	89.533	96.734
Dikurangi: pajak penghasilan yang dibayar di muka - Pasal 25	(87.406)	(84.094)
Utang pajak penghasilan	2.127	12.640

- d. Perhitungan pajak penghasilan badan untuk tahun yang berakhir tanggal 31 Desember 2025 adalah estimasi untuk pengisian SPT 2025 dan perhitungan pajak penghasilan badan 2024 adalah sesuai dengan SPT Bank.

- e. Rekonsiliasi antara beban pajak

Rekonsiliasi antara beban pajak penghasilan dan hasil perhitungan teoritis laba sebelum pajak penghasilan adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Laba sebelum beban pajak penghasilan sebagaimana disajikan dalam laporan laba rugi dan penghasilan komprehensif lain	393.159	382.289
Pajak penghasilan dengan tarif pajak yang berlaku	86.495	84.103
Pengaruh pajak atas perbedaan permanen	2.412	2.784
Surat ketetapan pajak tahun 2020	164	-
Penyesuaian	2.140	-
Jumlah beban pajak	91.211	86.887

20. TAXATION (continued)

- c. Reconciliation between income before income tax as shown in the statements of profit or loss and taxable income are as follows:

Income before income tax
Temporary differences:
Provision for impairment losses on earning assets
Provision for impairment losses on non-earning assets
Provision for employee benefit liabilities
Depreciation of fixed assets
Bonus and festives provision
Others
Total temporary differences
Permanent differences:
Depreciation of fixed asset
Others
Total permanent differences
Taxable income
Current income tax expense at statutory tax rate (22%)
Less: prepayment of income tax - Article 25
Income tax payable

- d. The calculations of corporate income tax for the year ended December 31, 2025 are estimated numbers for 2025 annual tax return and 2024 corporate income tax which confirm to the Bank's Annual Tax Return.

- e. Reconciliation of tax expense

The reconciliation between income tax expense and the theoretical tax amount on profit before income tax is as follows:

Income before income tax expense as shown in the statement of profit or loss and other comprehensive income
Income tax expense at effective tax rates
Tax effect of permanent differences
Tax assessment letter 2020 Adjustment
Total tax expense

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20. PERPAJAKAN (lanjutan)

f. Aset pajak tangguhan

Rincian dari aset pajak tangguhan Bank adalah sebagai berikut:

	31 Desember/December 31, 2025					
	31 Desember/ December 31, 2024	Dikreditkan/ (dibebankan) ke laporan laba rugi Credited/ (charged) to statement of profit or loss and other income	Penyesuaian/ Adjustment	Dibebankan ke ekuitas charged to equity	31 Desember/ December 31, 2025	
Cadangan kerugian penurunan nilai aset keuangan	78.379	1.788	(2.139)	-	78.028	Allowance for impairment losses on financial assets
Cadangan kerugian penurunan nilai aset non-keuangan	1.403	(262)	-	-	1.141	Allowance for impairment losses on non-financial assets
Provisi imbalan kerja karyawan	20.449	1.621	-	(344)	21.726	Provisions for employee benefits obligation
Penyusutan aset tetap	4.549	(1.580)	-	-	2.969	Depreciation of fixed assets
Cabangan bonus dan tunjangan hari raya	10.239	2.375	-	-	12.614	Bonus allowance and festives provision
Lain-lain	17.768	(3.317)	(1)	(155)	14.295	Others
Jumlah	132.787	625	(2.140)	(499)	130.773	Total

	31 Desember/December 31, 2024				
	31 Desember/ December 31, 2023	Dikreditkan/ (dibebankan) ke laporan laporan laba rugi Credited/(charged) to statement of profit or loss and other income	Dibebankan ke ekuitas/ Charged to equity	31 Desember/ December 31, 2024	
Cadangan kerugian penurunan nilai aset keuangan	63.720	14.659	-	78.379	Allowance for impairment losses on financial assets
Cadangan kerugian penurunan nilai aset non-keuangan	6.903	(5.500)	-	1.403	Allowance for impairment losses on non-financial assets
Provisi imbalan kerja karyawan	21.730	572	(1.853)	20.449	Provisions for employee benefits obligation
Penyusutan aset tetap	6.703	(2.154)	-	4.549	Depreciation of fixed assets
Cadangan bonus dan tunjangan hari raya	9.365	874	-	10.239	Bonus allowance and festives provision
Lain-lain	16.166	1.396	206	17.768	Others
Jumlah	124.587	9.847	(1.647)	132.787	Total

g. Administrasi

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Bank menghitung, menetapkan dan membayar sendiri besarnya jumlah pajak yang terutang. Direktur Jendral Pajak (DJP) dapat menetapkan atau mengubah liabilitas pajak dalam waktu 5 (lima) tahun sejak saat terutangnya pajak.

g. Administration

Under the Taxation Laws of Indonesia, the Bank calculates, determines and submits tax returns on the basis of self assessments. The Director General of Tax (DGT) may assess or amend taxes within 5 (five) years since the tax becomes due.

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20. PERPAJAKAN (lanjutan)

g. Administrasi (lanjutan)

Menteri Keuangan Republik Indonesia menerbitkan Peraturan Menteri Keuangan (PMK) No. 74 pada tanggal 10 Oktober 2024. Berdasarkan peraturan tersebut, Bank harus menghitung cadangan piutang tak tertagih sesuai dengan batasan tertentu yang diatur di dalam PMK 74. Bank juga harus mulai menerapkan perhitungan nilai cadangan piutang tak tertagih tersebut mulai tanggal 1 Januari 2024. Pada tanggal 1 Januari 2024, terdapat selisih lebih nilai cadangan per fiskal sebesar Rp146.279. Sesuai dengan ketentuan di dalam PMK 74, maka Bank memutuskan untuk membebaskan selisih lebih tersebut di dalam perhitungan pajak penghasilan tahun 2024.

Dampak Penerapan Pilar 2 Organization for Economic Co-operation and Development ("OECD")

Berdasarkan Peraturan Menteri Keuangan Republik Indonesia Nomor 136 Tahun 2024 ("PMK-136") tentang Pengenaan Pajak Minimum Global Berdasarkan Kesepakatan Internasional, ketentuan pengenaan pajak minimum global akan mulai berlaku di Indonesia, yurisdiksi di mana Bank didirikan, pada tanggal 1 Januari 2025. PMK-136 dihitung untuk periode fiskal tahunan yang berakhir di 31 Desember 2025, berdasarkan penilaian yang telah dilakukan menyeluruh secara Grup China Construction Bank, Bank diestimasikan tidak memiliki tambahan pajak penghasilan Pilar Dua.

h. Surat ketetapan pajak

Tahun Pajak 2020

Pada bulan Maret 2025, Bank menerima Surat Perintah Pemeriksaan Pajak dikeluarkan pada untuk seluruh jenis pajak tahun 2020.

Berdasarkan hasil pemeriksaan pajak oleh Kantor Pajak, pada tanggal 30 September 2025, Bank telah menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) PPh Badan dan PPN untuk tahun fiskal 2020 dengan total kurang bayar pajak sebesar Rp23.710 (termasuk denda dan bunga) dimana yang disetujui oleh Bank hanya sebesar Rp164 dan dicatat sebagai beban pajak kini di laporan laba rugi tahun 2025.

20. TAXATION (continued)

g. Administration (continued)

The Minister of Finance of the Republic of Indonesia issued Minister of Finance Regulation (PMK) No. 74 on October 10, 2024. based on this regulation, the Bank must calculate reserves for bad debt in accordance with certain limits regulated in PMK 74. The Bank must also implement the calculation of reserves for bad debts starting January 1, 2024. On January 1, 2024, there is an excess value of reserves per fiscal amounting to Rp146,279. In accordance with the provisions in PMK 74, the Bank decided to charge the excess value in the 2024 income tax calculation.

The impact of Pillar 2 of Organization for Economic Co-operation and Development ("OECD")

Based on the Regulation of the Minister of Finance of the Republic of Indonesia Number 136 Year 2024 ("PMK-136") concerning the Imposition of Global Minimum Tax Based on International Agreements, the provisions for the imposition of global minimum tax will come into force in Indonesia, the jurisdiction where the Bank is incorporated, on January 1, 2025. PMK-136 is calculated for the annual fiscal period ending on December 31, 2025, based on the assessment that has been carried out comprehensively as a China Construction Bank Group, the Bank is not expected to have Pillar Two income taxes exposure.

h. Tax assessment letter

2020 Fiscal Year

On March 2025, the Bank received a Tax Audit Notification Letter issued for all types of taxes for the 2020 fiscal year.

Based on the results of the tax audit by the Tax Office, on September 30, 2025, the Bank received Underpayment Tax Assessment Letters (SKPKB) for Corporate Income Tax and Value Added Tax (VAT) for the 2020 fiscal year, with a total tax underpayment of Rp23,710 (including penalties and interest). Of this amount, the Bank only agreed to Rp164, which was recorded as current tax expense in the 2025 profit or loss statement.

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20. PERPAJAKAN (lanjutan)

h. Surat ketetapan pajak (lanjutan)

Tahun Pajak 2020 (lanjutan)

Pada tanggal 22 Desember 2025, Bank telah melakukan pembayaran atas seluruh SKPKB sebesar Rp23.165.010.632 (nilai penuh) ke Kantor Pajak dan dicatat sebagai bagian dari Uang Muka Pajak (Catatan 16).

Surat Keberatan atas SKPKB yang tidak disetujui tersebut sudah diajukan pada tanggal 23 Desember 2025.

Tahun Pajak 2021

Pada bulan Mei 2025, Bank menerima Surat Perintah Pemeriksaan Pajak untuk seluruh jenis pajak tahun 2021.

Berdasarkan hasil pemeriksaan pajak oleh Kantor Pajak, pada tanggal 31 Desember 2025, Bank telah menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) PPh Badan dan PPN untuk tahun fiskal 2021 dengan total kurang bayar pajak sebesar Rp7.052 (termasuk denda dan bunga). Bank tidak menyetujui sebagian jumlah SKPKB tersebut.

Pembayaran SKPKB sebesar Rp7.052 akan dilakukan pembayaran maksimal pada tanggal 30 Maret 2026.

Tahun Pajak 2022

Pada bulan November 2025, Bank menerima Surat Perintah Pemeriksaan Pajak untuk seluruh jenis pajak tahun 2022. Namun sampai dengan tanggal pelaporan keuangan ini, pemeriksaan pajak tersebut masih berjalan.

20. TAXATION (continued)

h. Tax assessment letter (continued)

2020 Fiscal Year (continued)

On December 22, 2025, the Bank made payment for the entire SKPKB amounting to Rp23,165,010,632 (full amount) to the Tax Office and recorded it as part of Prepaid Tax (Note 16).

Objection letter against the disputed SKPKB was submitted on December 23, 2025.

2021 Fiscal Year

On May 2025, the Bank received a Tax Audit Notification Letter issued for all types of taxes for the 2021 fiscal year.

Based on the results of the tax audit by the Tax Office, on December 31, 2025, the Bank received Underpayment Tax Assessment Letters (SKPKB) for Corporate Income Tax and Value Added Tax (VAT) for the 2021 fiscal year, with a total tax underpayment of Rp7,052 (including penalties and interest). The Bank partially did not agree with the SKPKB amount.

Payment of the SKPKB amounting to Rp7,052 is scheduled to be made no later than March 30, 2026.

2022 Fiscal Year

In November 2025, the Bank received a Tax Audit Notification Letter issued for all types of taxes for the 2022 fiscal year. However, as of the date issuance of this financial statement, the tax audit process is still ongoing.

21. LIABILITAS ATAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2025 dan 2024, terdiri dari:

21. LIABILITIES ON SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

Liabilities on securities sold under repurchase agreements as of December 31, 2025 and 2024 consists of:

31 Desember 2025/December 31, 2025

Nasabah/ Counterparty	Jenis obligasi pemerintah/ Type of government bonds	Nilai nominal/ Nominal amount	Tanggal dimulai/ Start date	Jatuh tempo/ Due date	Nilai jual/ Sale amount	Nilai pembelian kembali/ Repurchase amount	Beban bunga yang belum direalisasi/ Unrealized interest expense	Nilai tercatat/ Carrying value
PT Bank DBS Indonesia/ PT Bank DBS Indonesia	FR0101	179.000	14 Okt 2025/ Oct 14, 2025	12 Jan 2026/ Jan 12, 2026	167.514	169.655	262	169.393
		179.000			167.514	169.655	262	169.393

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**21. LIABILITAS ATAS EFEK-EFEK YANG DIJUAL
DENGAN JANJI DIBELI KEMBALI (lanjutan)**

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2025 dan 2024, terdiri dari: (lanjutan)

**21. LIABILITIES ON SECURITIES SOLD UNDER
REPURCHASE AGREEMENTS (continued)**

Liabilities on securities sold under repurchase agreements as of December 31, 2025 and 2024 consists of: (continued)

31 Desember 2024/December 31, 2024

Nasabah/ Counterparty	Jenis obligasi pemerintah/ Type of government bonds	Nilai nominal/ Nominal amount	Tanggal dimulai/ Start date	Jatuh tempo/ Due date	Nilai jual/ Sale amount	Nilai pembelian kembali/ Repurchase amount	Beban bunga yang belum direalisasi/ Unrealized interest expense	Nilai tercatat/ Carrying value
PT Bank Mandiri (Persero) Tbk/ PT Bank Mandiri (Persero) Tbk	IDSR24012536	100.000	19 Des 2024/ Dec 19, 2024	16 Jan 2025/ Jan 16, 2025	99.322	99.828	271	99.557
PT Bank Negara Indonesia Tbk/ PT Bank Negara Indonesia Tbk	IDSR17012536	80.000	17 Des 2024/ Dec 17, 2024	14 Jan 2025/ Jan 14, 2025	79.531	79.936	188	79.748
PT Bank Mandiri (Persero) Tbk/ PT Bank Mandiri (Persero) Tbk	IDSR17012536	50.000	16 Des 2024/ Dec 16, 2024	13 Jan 2025/ Jan 13, 2025	49.669	49.926	110	49.816
PT Bank Danamon Indonesia/ PT Bank Danamon Indonesia	IDSR08092536	80.000	16 Des 2024/ Dec 16, 2024	13 Jan 2025/ Jan 13, 2025	75.985	76.372	166	76.206
PT Bank Mandiri (Persero) Tbk/ PT Bank Mandiri (Persero) Tbk	IDSR19092536	150.000	12 Des 2024/ Dec 12, 2024	9 Jan 2025/ Jan 9, 2025	142.392	143.117	207	142.910
PT Bank Mandiri (Persero) Tbk/ PT Bank Mandiri (Persero) Tbk	IDSR31012536	40.000	11 Des 2024/ Dec 11, 2024	8 Jan 2025/ Jan 8, 2025	39.617	39.819	50	39.769
PT Bank Danamon Indonesia/ PT Bank Danamon Indonesia	IDSR26092536	100.000	10 Des 2024/ Dec 10, 2024	7 Jan 2025/ Jan 7, 2025	94.800	95.283	103	95.180
PT Bank Negara Indonesia Tbk/ PT Bank Negara Indonesia Tbk	IDSR10102536	200.000	10 Des 2024/ Dec 10, 2024	7 Jan 2025/ Jan 7, 2025	189.086	190.049	206	189.843
PT Bank Sinarmas Tbk/ PT Bank Sinarmas Tbk	IDSR14112536	100.000	24 Des 2024/ Dec 24, 2024	7 Jan 2025/ Jan 7, 2025	94.001	94.239	102	94.137
PT Bank Negara Indonesia Tbk/ PT Bank Negara Indonesia Tbk	IDSR26092536	150.000	9 Des 2024/ Dec 9, 2024	6 Jan 2025/ Jan 6, 2025	142.174	142.898	129	142.769
PT Bank Negara Indonesia Tbk/ PT Bank Negara Indonesia Tbk	IDSR03102536	150.000	9 Des 2024/ Dec 9, 2024	6 Jan 2025/ Jan 6, 2025	141.982	142.706	129	142.577
PT Bank Permata Tbk/ PT Bank Permata Tbk	IDSR07112536	250.000	20 Des 2024/ Dec 20, 2024	3 Jan 2025/ Jan 3, 2025	235.197	235.787	84	235.703
PT Bank DBS Indonesia/ PT Bank DBS Indonesia	FR0101	179.000	11 Okt 2024/ Oct 11, 2024	13 Jan 2025/ Jan 13, 2025	163.545	164.158	315	163.843
		1.629.000			1.547.301	1.554.118	2.060	1.552.058

b. Berdasarkan periode jatuh tempo

Efek-efek yang dibeli dengan janji dijual kembali akan diselesaikan dalam waktu tidak lebih dari 12 bulan setelah tanggal laporan posisi keuangan.

c. Tingkat suku bunga efektif rata-rata setahun

b. By maturity period

Securities purchased under resale agreements will be settled no more than 12 months after the date of financial positions.

c. Average effective interest rate per annum

31 Desember/December 31,

	2025	2024
Rupiah	5,11%	6,55%

Rupiah

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22. PINJAMAN YANG DITERIMA

Pada tanggal 31 Desember 2025, pinjaman yang diterima oleh Bank adalah sebagai berikut:

31 Desember/December 31, 2025					
Tanggal / Date		Suku Bunga (%) / Interest Rate (%)	Nilai Penuh (CNY) / Full Amount (CNY)	Ekuivalen Rp / Equivalent in Rp	
Penerimaan / Receipt	Jatuh Tempol / Maturity				
Pihak ketiga					Third Parties
Mata Uang Asing					Foreign currencies
China Development Bank	15 Des 2025 / Dec 15, 2025	12 Des 2028 / Dec 12, 2028	2,38	7.000.000	16.695
Total			7.000.000	16.695	Total

31 Desember/December 31, 2024					
Tanggal / Date		Suku Bunga (%) / Interest Rate (%)	Nilai Penuh (CNY) / Full Amount (US\$)	Ekuivalen Rp / Equivalent in Rp	
Penerimaan / Receipt	Jatuh Tempol / Maturity				
Pihak ketiga					Third Parties
Mata Uang Asing					Foreign currencies
PT Bank Mandiri (Persero) Tbk	18 Des 2024 / Dec 18, 2024	18 Des 2025 / Dec 18, 2025	5,23	30.000.000	482.850
Total			30.000.000	482.850	Total

Pada tanggal 15 Desember 2025, Bank menandatangani Perjanjian Kredit dengan China Development Bank cabang Xiamen. Fasilitas kredit yang diberikan kepada Bank merupakan fasilitas *committed non-revolving loan* sebesar CNY7.000.000 (nilai penuh) yang disajikan sebagai pinjaman yang diterima oleh Bank. Fasilitas tersebut memiliki tingkat suku bunga *term* LPR 1 tahun - 62 bp. Fasilitas tersebut digunakan untuk mendukung aktivitas bisnis Bank. Fasilitas ini memiliki jangka waktu selama 36 bulan sejak penandatanganan perjanjian kredit.

Pada tanggal 18 Desember 2024, Bank menandatangani Perjanjian Kredit dengan PT Bank Mandiri (Persero) Tbk. Fasilitas kredit yang diberikan kepada Bank merupakan *bank loan* berupa fasilitas *committed non-revolving loan* sebesar USD30.000.000 (nilai penuh) yang disajikan sebagai pinjaman yang diterima oleh Bank. Fasilitas tersebut memiliki tingkat suku bunga *term* SOFR 3 bulan + 90bps. Fasilitas tersebut digunakan untuk mendukung aktivitas bisnis Bank. Fasilitas ini memiliki jangka waktu selama 12 bulan sejak penandatanganan perjanjian kredit. Pada tanggal 18 Desember 2025, Bank telah melunasi Pinjaman yang diterima dari PT Bank Mandiri (Persero) Tbk.

22. FUND BORROWING

As of December 31, 2025, the Bank received fund Fund Borrowing were as follows:

On December 15, 2025, the Bank entered into a credit agreement with China Development Bank, Xiamen Branch. The facility provided to the bank is committed non-revolving loan amounted to CNY7,000,000 (full amount) which presented as fund borrowing. The facility is used to support the Bank's business activities. The facility bears interest at LPR 1 years - 62 bp. The facility is effective for 36 months since the signing date of the loan agreement.

On December 18, 2024, the Bank entered into a credit agreement with PT Bank Mandiri (Persero) Tbk. The facility provided to the Bank is in the form of committed non-revolving bank loan amounted to USD30,000,000 (full amount) presented as fund borrowing. The facility is used to support the Bank's business activities. The facility bears interest at SOFR 3 months + 90bps. The facility is effective for 12 months since the signing date of the loan agreement. On December 18, 2025, the Bank has fully settled the fund borrowing from PT Bank Mandiri (Persero) Tbk.

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23. BUNGA YANG MASIH HARUS DIBAYAR

	31 Desember/December 31,	
	2025	2024
Simpanan dari nasabah		
Deposito berjangka	56.823	68.493
Giro	2.355	1.775
Tabungan	27	35
Simpanan dari bank lain		
Deposito berjangka	27	5
Giro	16	26
Call money	703	4.614
Pinjaman yang diterima	22	632
Jumlah	59.973	75.580

Termasuk dalam bunga yang masih harus dibayar dari simpanan dari nasabah adalah bunga yang masih harus dibayar kepada pihak berelasi sebesar Rp26 dan Rp12 masing-masing pada tanggal 31 Desember 2025 dan 2024 (Catatan 32).

Bunga yang masih harus dibayar dalam mata uang asing pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp20.489 dan Rp39.110.

23. INTEREST PAYABLES

Deposits from customers
Time deposits
Current accounts
Saving accounts
Deposits from other banks
Time deposits
Current accounts
Call money
Fund borrowing

Included in interest payables from deposits from customers and are interest payables to related parties amounting to Rp26 and Rp12, respectively as of December 31, 2025 and 2024 (Note 32).

Interest payables denominated in foreign currencies as of December 31, 2025 and 2024 amounted to Rp20,489 and Rp39,110.

24. LIABILITAS LAIN-LAIN

	31 Desember/December 31,	
	2025	2024
Provisi kredit diterima di muka	10.150	12.031
Liabilitas sewa	8.536	13.937
Cadangan kerugian penurunan nilai atas komitmen dan kontinjensi	6.882	4.893
Titipan nasabah	4.579	3.097
Biaya yang masih harus dibayar	4.056	4.446
Kewajiban trade dan treasury operasional	3.392	17.158
Setoran jaminan	2.115	11.056
Liabilitas kepada notaris	122	187
Lain-lain	679	2.384
Jumlah	40.511	69.189

Lain-lain merupakan akrual biaya smartplan, titipan biaya asuransi, dan lainnya.

Liabilitas lain-lain dalam mata uang asing pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp3.385 dan Rp17.152.

Pengungkapan liabilitas sewa pada tanggal 31 Desember 2025 dan 2024 sebagai berikut:

24. OTHER LIABILITIES

Advances on loan provision
Lease liabilities
Allowance for impairment losses of commitments and contingencies
Customers deposits
Accrued expenses
Trade and treasury operation liability
Security deposits
Liability to notary
Others

Others represent accruals for smartplan expense, insurance expense deposit and others.

Other liabilities denominated in foreign currencies as of December 31, 2025 and 2024 amounted to Rp3,385 and Rp17,152, respectively.

Lease liabilities disclosed as of December 31, 2025 and 2024 are as follows:

	31 Desember/December 31, 2025					
Kategori aset pendasar	Saldo awal 1 Januari 2025/ Beginning balance January 1, 2025	Penambahan liabilitas sewa neto/ Addition of lease liabilities net	Beban bunga atas liabilitas sewa/ Interest payable on lease liabilities	Liabilitas sewa yang telah dibayarkan/ Lease liabilities paid	Saldo akhir 31 Desember 2025/ Ending balance December 31, 2025	Category of underlying asset
Bangunan	-	3.960	193	(2.151)	2.002	Building
Kendaraan	3.371	1.595	203	(1.742)	3.427	Vehicle
Lain-lain	10.566	-	1.124	(8.583)	3.107	Others
Jumlah	13.937	5.555	1.520	(12.476)	8.536	Total

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24. LIABILITAS LAIN-LAIN (lanjutan)

24. OTHER LIABILITIES (continued)

31 Desember/December 31, 2024

Kategori aset pendasar	Saldo awal 1 Januari 2024/ Beginning balance January 1, 2024	Penambahan liabilitas sewa neto/ Addition of lease liabilities net	Beban bunga atas liabilitas sewa/ Interest payable on lease liabilities	Liabilitas sewa yang telah dibayarkan/ Lease liabilities paid	Saldo akhir 31 Desember 2024/ Ending balance December 31, 2024	Category of underlying asset
Bangunan	1.953	-	92	(2.045)	-	Building
Kendaraan	835	4.096	216	(1.776)	3.371	Vehicle
Lainnya	20	18.120	411	(7.985)	10.566	Others
Jumlah	2.808	22.216	719	(11.806)	13.937	Total

25. MODAL SAHAM

25. SHARE CAPITAL

Pada tanggal 11 Oktober 2019, Bank mendapatkan persetujuan Rapat Umum Pemegang Saham Luar Biasa sebagaimana termuat dalam Akta Berita Acara Rapat Umum Pemegang saham Luar Biasa No. 35 tanggal 11 Oktober 2019 yang dibuat di hadapan Notaris Eliwaty Tjitra, S.H, Notaris di Jakarta yang menyetujui peningkatan modal ditempatkan dan disetor Bank dengan cara mengeluarkan saham baru sebanyak-banyaknya 32.000.000.000 lembar saham dengan nilai nominal masing-masing Rp100 (nilai penuh) per saham dengan harga penawaran Rp150 (nilai penuh) per saham. Melalui Penawaran Umum Terbatas (PUT) V di 2020, Bank menawarkan dan menerbitkan sebanyak 21.288.269.763 (dua puluh satu miliar dua ratus delapan puluh delapan juta dua ratus enam puluh sembilan ribu tujuh ratus enam puluh tiga) Saham Baru.

On October 11, 2019, the Bank has received approval from the Extraordinary General Meeting of Shareholders as stated in Deed of Minutes of Extraordinary General Meeting of Shareholders No. 35 dated October 11, 2019 made by Notary Eliwaty Tjitra SH, Notary in Jakarta, which approved to increase the Bank's issued and paid-up capital by issuing new shares maximum of 32,000,000,000 shares with nominal amount of Rp100 (full amount) per share with offering price Rp150 (full amount) per share. Through Limited Public Offering (PUT) V in 2020, the Bank offers and issued 21,288,269,763 (twenty-one billion two hundred and eighty-eight million two hundred and sixty-nine thousand seven hundred and sixty-three) New Shares.

Hasil penerbitan saham tersebut telah diterima oleh Bank sehingga dengan demikian jumlah seluruh saham ditempatkan dan disetor penuh Bank meningkat menjadi 37.919.730.514 lembar saham atau sebesar Rp3.791.973 dan terdapat penambahan nilai tambahan modal disetor sebanyak Rp1.029.030 menjadi Rp1.267.378 sebagaimana termuat dalam Akta Pernyataan Keputusan Rapat No. 87 tanggal 16 Desember 2020 yang dibuat di hadapan Notaris Eliwaty Tjitra, SH Notaris di Jakarta, yang telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia No. AHU-AH.0221010 Tahun 2020 tanggal 30 Desember 2020 dan pemberitahuan perubahan anggaran dasarnya telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Menkumham No. AHU-AH.01.03-0425446 tanggal 30 Desember 2020.

The proceed of shares issuance has been received by the Bank so therefore the total number of issued and fully paid-up shares of the Bank increases to 37,919,730,514 shares or Rp3,791,973 and increase the additional paid in capital amounted to Rp1,029,030 to be Rp1,267,378 as stated in Deed of Resolutions Statement No. 87 dated December 16, 2020 by Notary Eliwaty Tjitra SH, Notary in Jakarta, which has been approved by Ministry of Laws and Human Rights No. AHU-AH.0221010. Year 2020 dated December 30, 2020 and notice of the amendment has been received and recorded by Ministry of Laws and Human Rights of the Republic of Indonesia as stated in the Letter AHU-AH.01.03-0425446 dated December 30, 2020.

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25. MODAL SAHAM (lanjutan)

Komposisi pemegang saham bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

25. SHARE CAPITAL (continued)

The composition of banks' shareholders as of December 31, 2025 and 2024:

31 Desember 2025 dan 2024/December 31, 2025 and 2024			
Jumlah lembar saham/ Number of shares	Nilai nominal per lembar saham (nilai penuh)/ Par value per share (full amount)	Jumlah nilai saham/ Total shares value	Persentase kepemilikan/ Percentage of ownership
Pemegang saham			
China Construction Bank Corporation	22.751.563.707	100	2.275.157
UOB Kay Hian	3.112.832.456	100	311.283
Johnny Wiraatmadja	2.631.113.705	100	263.111
Masyarakat (masing-masing di bawah 5%)	9.424.220.646	100	942.422
Jumlah	37.919.730.514	100	3.791.973
			100,00%

Shareholders
China Construction Bank Corporation
UOB Kay Hian
Johnny Wiraatmadja
Public (each below 5%)

26. PENDAPATAN BUNGA

26. INTEREST INCOME

Untuk Tahun yang berakhir 31 Desember/
For the year ended December 31,

	2025	2024
Kredit yang diberikan	1.737.694	1.714.466
Efek-efek	382.680	364.434
Penempatan pada Bank Indonesia dan bank lain	50.665	45.862
Giro pada Bank Indonesia dan bank lain	9.340	13.168
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	-	4.010
Jumlah	2.180.379	2.141.940

Loans
Marketable securities
Placements with Bank Indonesia and other banks
Current accounts with Bank Indonesia and other banks
Receivables on securities under agreements to resale

Total

Pendapatan bunga yang berasal dari pihak berelasi sebesar Rp309 dan Rp398 masing-masing pada tanggal 31 Desember 2025 dan 2024 (Catatan 32).

Interest income from related parties amounted to Rp309 and Rp398 as of December 31, 2025 and 2024, respectively (Note 32).

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27. BEBAN BUNGA

27. INTEREST EXPENSES

Untuk Tahun yang berakhir 31 Desember/
For the year ended December 31,

	2025	2024	
Deposito berjangka	909.300	882.140	Time deposits
Giro	112.328	87.419	Current accounts
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	60.406	36.187	Liabilities on securities sold under repurchase agreements
Premi penjaminan pemerintah	50.711	44.650	Premium on government guarantee
Simpanan dari bank lain	46.991	69.565	Deposits from other banks
Pinjaman yang diterima	24.783	636	Fund borrowing
Tabungan	24.090	19.599	Saving accounts
Surat berharga subordinasi	-	5.934	Subordinated securities
Jumlah	1.228.609	1.146.130	Total

Beban bunga kepada pihak berelasi sebesar
Rp1.635 dan Rp418 masing-masing pada tanggal
31 Desember 2025 dan 2024 (Catatan 32).

Interest expenses to related parties amounted to
Rp1,635 and Rp418 as of December 31, 2025
and 2024, respectively (Note 32).

28. BEBAN UMUM DAN ADMINISTRASI

28. GENERAL AND ADMINISTRATIVE EXPENSES

Untuk Tahun yang berakhir 31 Desember/
For the year ended December 31,

	2025	2024	
Biaya penyusutan aset tetap dan aset hak guna (Catatan 12)	60.661	59.017	Depreciation of fixed assets and right-of-uses (Note 12)
Teknologi sistem informasi	25.466	22.686	IT system
Outsourcing	23.570	22.031	Outsourcing
Pesangon	21.243	20.618	Severance
Pungutan OJK	17.708	13.941	OJK fee
Jasa profesional	10.725	24.750	Professional fees
Biaya barang dan jasa	8.205	8.532	Cost of goods and services
Perjalanan dan transportasi	7.925	8.318	Travel and transportation
Latihan dan pendidikan	7.570	8.257	Training and education
Sewa kantor	7.472	7.289	Rental office
Jasa transaksi ATM	5.754	6.251	ATM transaction fees
Core deposits intangible	5.543	5.543	Core deposits intangible
Perbaikan dan pemeliharaan	4.925	7.612	Repairs and maintenance
Alat-alat tulis dan perlengkapan kantor	3.345	2.978	Stationery and office supplies
Pajak dan perizinan	3.330	3.868	Tax & license
Biaya keanggotaan dan representasi	2.675	2.644	Membership and representation
Administrasi bank	2.310	2.197	Bank charges
Publikasi	1.842	2.195	Publications
Iuran dana pensiun (Catatan 34)	1.096	1.293	Contribution pension plan (Note 34)
Biaya premi asuransi	1.089	1.353	Insurance Premi
Lain-lain	11.745	12.507	Others
Jumlah	234.199	243.880	Total

29. BEBAN TENAGA KERJA

29. PERSONNEL EXPENSES

Untuk Tahun yang berakhir 31 Desember/
For the year ended December 31,

	2025	2024	
Gaji dan tunjangan lainnya	242.782	248.762	Salaries and other benefits
Bonus	32.400	31.200	Bonus
Tunjangan hari raya dan akhir tahun	29.667	30.182	Festives and year-end allowances
Jumlah	304.849	310.144	Total

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30. KOMITMEN DAN KONTINJENSI

Bank memiliki tagihan dan liabilitas komitmen dan kontinjensi dengan rincian sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Komitmen		
Tagihan komitmen		
Transaksi mata uang asing yang belum diselesaikan	1.274.409	2.417.450
<i>Irrevocable letters of credit</i>	176.454	5.396
Liabilitas komitmen		
Fasilitas kredit kepada nasabah yang belum digunakan	(3.856.673)	(4.968.804)
<i>Irrevocable letters of credit</i>	(176.454)	(5.396)
Transaksi mata uang asing yang belum diselesaikan	(1.274.423)	(2.435.096)
Liabilitas komitmen - neto	(3.856.687)	(4.986.450)
Kontinjensi		
Tagihan kontinjensi		
Pendapatan bunga dalam penyelesaian	44.352	24.751
Garansi yang diterima	3.478.341	3.676.296
Liabilitas kontinjensi		
Garansi yang diterbitkan	(1.249.074)	(886.490)
Liabilitas kontinjensi - neto	2.273.619	2.814.557

Saldo transaksi komitmen dan kontinjensi dengan pihak berelasi sebesar RpNihil dan RpNihil masing-masing pada tanggal 31 Desember 2025 dan 2024.

Perubahan nilai tercatat bruto atas tagihan dan liabilitas komitmen dan kontinjensi adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total
Nilai tercatat bruto awal 31 Desember 2023	7.847.651	3.463	-	7.851.114
Aset baru	1.315.806	-	-	1.315.806
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1.401.409)	(1.574)	-	(1.402.983)
Pengalihan ke tahap 3	(5)	-	5	-
Pengukuran kembali	(1.903.160)	(87)	-	(1.903.247)
31 Desember 2024	5.858.883	1.802	5	5.860.690
Aset baru	1.471.814	-	-	1.471.814
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1.034.579)	(1.802)	(3)	(1.036.384)
Pengalihan ke tahap 1	-	-	-	-
Pengalihan ke tahap 2	(2.004)	2.004	-	-
Pengalihan ke tahap 3	-	-	-	-
Pengukuran kembali	(1.013.918)	-	(1)	(1.013.919)
31 Desember 2025	5.280.196	2.004	1	5.282.201

30. COMMITMENTS AND CONTINGENCIES

The Bank has commitments and contingencies receivables and liabilities as follows:

Commitments
Commitment receivables
Unsettled foreign currencies transactions
Irrevocable letters of credit
Commitment liabilities
Unused loan facilities
Irrevocable letters of credit
Unsettled foreign currencies transactions
Commitment liabilities - net
Contingencies
Contingent receivables
Past due interest revenues
Guarantee received
Contingent liabilities
Guarantee issued
Contingent liabilities - net

Commitments and contingencies transactions with related parties amounted to RpNil and RpNil as of December 31, 2025 and 2024, respectively.

Movements in the gross carrying amount of commitments and contingencies are as follows:

Initial gross carrying amount December 31, 2023
New assets originated
Assets derecognized or repaid
(excluding write-offs)
Transfer to stage 3
Remeasurement
December 31, 2024
New assets originated
Assets derecognized or repaid
(excluding write-offs)
Transfer to stage 1
Transfer to stage 2
Transfer to stage 3
Remeasurement
December 31, 2025

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30. KOMITMEN DAN KONTINJENSI (lanjutan)

Perubahan cadangan kerugian penurunan nilai atas komitmen dan kontinjensi adalah sebagai berikut:

	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Total
Saldo awal 31 Desember 2023	7.204	150	-	7.354
Aset baru	2.345	-	-	2.345
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(4.001)	(40)	-	(4.041)
Pengalihan ke tahap 3	(1)	-	1	-
Pengukuran kembali	(689)	(76)	-	(765)
31 Desember 2024	4.858	34	1	4.893
Aset baru	1.598	-	-	1.598
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(998)	(35)	-	(1.033)
Pengalihan ke tahap 1	-	-	-	-
Pengalihan ke tahap 2	(217)	217	-	-
Pengalihan ke tahap 3	-	-	-	-
Pengukuran kembali	1.424	-	-	1.424
31 Desember 2025	6.665	216	1	6.882

**30. COMMITMENTS AND CONTINGENCIES
(continued)**

The movements in the allowance for impairment losses of commitments and contingencies are as follows:

**Beginning balance
December 31, 2023**

New assets originated
Assets derecognized
or repaid
(excluding write-offs)
Transfer to stage 3
Remeasurement

December 31, 2024

New assets originated
Assets derecognized
or repaid
(excluding write-offs)
Transfer to stage 1
Transfer to stage 2
Transfer to stage 3
Remeasurement

December 31, 2025

31. LABA BERSIH PER SAHAM

Laba bersih per saham dasar dihitung dengan membagi laba bersih tahun berjalan dengan rata-rata tertimbang jumlah saham yang beredar pada tahun yang bersangkutan.

Pada tanggal 31 Desember 2025 dan 2024, tidak ada efek yang berpotensi menjadi saham biasa. Oleh karena ini, laba per saham dilusian sama dengan laba per saham dasar.

31. EARNINGS PER SHARE

Basic earnings per share is calculated by dividing net income by the weighted average number of outstanding shares during the related years.

As of December 31, 2025 and 2024, there were no securities which can be converted into common shares. Therefore, diluted earnings per share is equivalent to basic earnings per share.

**Untuk Tahun yang berakhir 31 Desember/
For the year ended December, 31,**

	2025	2024
Laba bersih tahun berjalan	301.948	295.402
Jumlah rata-rata tertimbang saham untuk perhitungan laba per saham	37.919.730.514	37.919.730.514
Laba bersih per saham dasar dan dilusian (dalam Rupiah penuh)	7,96	7,79

Net income for the year
Weighted average number of shares
for the computation of
basic earnings per share

**Basic and diluted earnings
per share (in full Rupiah)**

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32. SIFAT DAN TRANSAKSI PIHAK BERELASI

Sifat hubungan berelasi

Rincian sifat hubungan dan jenis transaksi yang signifikan dengan pihak berelasi pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Pihak berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari transaksi/ Nature of transactions
China Construction Bank Corporation/ China Construction Bank Corporation	Pemegang saham akhir/ <i>Ultimate shareholder</i>	Simpanan dari bank lain/ <i>Deposits from other banks</i>
China Construction Bank Corporation, Cabang Tokyo/ China Construction Bank Corporation, Tokyo Branch	Kantor cabang dari pemegang saham akhir/ <i>Branch office of the ultimate shareholder</i>	Giro pada bank lain/ <i>Current accounts with other banks</i>
China Construction Bank Corporation, Cabang Shenzhen/ China Construction Bank Corporation, Shenzhen Branch	Kantor cabang dari pemegang saham akhir/ <i>Branch office of the ultimate shareholder</i>	Giro pada bank lain/ <i>Current accounts with other banks</i>
China Construction Bank Corporation, Cabang London/ China Construction Bank Corporation, London Branch	Kantor cabang dari pemegang saham akhir/ <i>Branch office of the ultimate shareholder</i>	Giro pada bank lain/ <i>Current accounts with other banks</i>
China Construction Bank Corporation, Cabang Zhejiang/ China Construction Bank Corporation, Zhejiang Branch	Kantor cabang dari pemegang saham akhir/ <i>Branch office of the ultimate shareholder</i>	Giro pada bank lain/ <i>Current accounts with other banks</i>
China Construction Bank Corporation, Cabang Shaanxi/ China Construction Bank Corporation, Shaanxi Branch	Kantor cabang dari pemegang saham akhir/ <i>Branch office of the ultimate shareholder</i>	Tagihan trade finance/ <i>Trade Finance Billing</i>
Dana Pensiun Bank Windu/ Bank Windu Pension Fund	Dikelola oleh pejabat eksekutif Bank/ <i>Controlled by Bank's executive officers</i>	Simpanan dari nasabah/ <i>Deposits from customers</i>
Dewan Komisaris, Direksi dan karyawan kunci/ <i>Board of Commissioners, Board of Directors and the Bank's key personnel</i>	Manajemen Bank/ <i>The Bank's Management</i>	Kredit yang diberikan, Simpanan dari nasabah/ <i>Loans, Deposits from customers</i>

32. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES

Nature of relationship

The details of the relationship and type of significant transactions with related parties as of December 31, 2025 and 2024 are as follows:

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**32. SIFAT DAN TRANSAKSI PIHAK BERELASI
(lanjutan)**

Transaksi-transaksi dengan pihak berelasi

Dalam kegiatan usaha normal, Bank melakukan transaksi-transaksi tertentu dengan pihak-pihak berelasi, dimana dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak yang tidak berelasi, kecuali untuk kredit yang diberikan kepada karyawan.

- a. Transaksi aset dengan pihak berelasi adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Aset		
Kredit yang diberikan	4.211	5.631
Giro pada bank lain:		
China Construction Bank Corporation, Cabang Zhejiang	38.036	20.715
China Construction Bank Corporation, Cabang Shenzhen	29.377	24.761
China Construction Bank Corporation, Cabang Tokyo	4.217	1.759
China Construction Bank Corporation, Cabang London	120	53
Pendapatan bunga yang masih akan diterima	9	12
Aset lain-lain - neto:		
China Construction Bank Corporation, Cabang Shaanxi	15.947	29.449
Jumlah aset dari pihak-pihak berelasi	91.917	82.380
Jumlah aset	38.083.709	33.545.461

Persentase atas saldo aset dari pihak-pihak berelasi terhadap jumlah aset adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Kredit yang diberikan	0,01%	0,02%
Giro pada bank lain	0,19%	0,14%
Pendapatan bunga yang masih akan diterima	0,00%	0,00%
Aset lain-lain - neto	0,04%	0,09%
Persentase aset dari pihak-pihak berelasi terhadap jumlah aset	0,24%	0,25%

**32. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES
(continued)**

Transactions with related parties

In the normal course of business, the Bank entered into certain transactions with related parties, whereby it was conducted under terms and conditions similar to those granted to third parties, with the exception of loans granted to the Bank's employees.

- a. Asset account balances of transactions with related parties are as follows:

Assets	
Loans	
Current accounts with other banks:	
China Construction Bank Corporation, Zhejiang Branch	
China Construction Bank Corporation, Shenzhen Branch	
China Construction Bank Corporation, Tokyo Branch	
China Construction Bank Corporation, London Branch	
Interest receivables	
Other assets - net:	
China Construction Bank Corporation, Shaanxi Branch	
Total assets with related parties	
Total assets	

The percentages of asset balances with related parties compared to total assets are as follows:

Loans	
Current accounts with other banks	
Interest receivables	
Other assets - net	
Total percentage of assets with related parties to total assets	

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**32. SIFAT DAN TRANSAKSI PIHAK BERELASI
(lanjutan)**

**Transaksi-transaksi dengan pihak berelasi
(lanjutan)**

- b. Transaksi liabilitas dengan pihak berelasi adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Liabilitas		
Simpanan dari nasabah	71.233	18.329
Simpanan dari bank lain	805	171
Bunga yang masih harus dibayar	26	12
Jumlah liabilitas dari pihak-pihak berelasi	72.064	18.512
Jumlah liabilitas	30.938.191	26.703.665

Persentase atas saldo liabilitas dari pihak-pihak berelasi terhadap jumlah liabilitas adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Simpanan dari nasabah	0,23%	0,07%
Simpanan dari bank lain	0,00%	0,00%
Bunga yang masih harus dibayar	0,00%	0,00%
Persentase liabilitas dari pihak-pihak berelasi terhadap jumlah liabilitas	0,23%	0,07%

- c. Transaksi laba rugi dengan pihak berelasi adalah sebagai berikut:

	Untuk Tahun yang berakhir 31 Desember/ For the year ended December 31,	
	2025	2024
Laporan laba rugi		
Pendapatan bunga	309	398
Beban bunga	1.635	418

**32. NATURE OF RELATIONSHIP AND
TRANSACTIONS WITH RELATED PARTIES
(continued)**

Transactions with related parties (continued)

- b. Liabilities account balances of transactions with related parties are as follows:

*Liabilities
Deposits from customers
Deposits from other banks
Interest payables*

Total liabilities with related parties

Total liabilities

The percentages of liability balances with related parties compared to total liabilities are as follows:

*Deposits from customers
Deposits from other banks
Interest payables*

Total percentage of liabilities with related parties to total liabilities

- c. Statements of profit or loss transactions with related parties are as follows:

*Statements of profit or loss
Interest income
Interest expenses*

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**32. SIFAT DAN TRANSAKSI PIHAK BERELASI
(lanjutan)**

**Transaksi-transaksi dengan pihak berelasi
(lanjutan)**

- c. Transaksi laba rugi dengan pihak berelasi adalah sebagai berikut: (lanjutan)

Persentase atas saldo laporan laba rugi dari pihak-pihak berelasi terhadap jumlah masing-masing adalah sebagai berikut:

**Untuk Tahun yang berakhir 31 Desember/
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	2025	2024
Pendapatan bunga	0,01%	0,02%
Beban bunga	0,13%	0,04%

*Interest income
Interest expenses*

- d. Kompensasi manajemen kunci:

Jumlah agregat dari kompensasi terhadap manajemen kunci Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut (tidak diaudit):

31 Desember/December 31,

	2025	2024
Imbalan jangka pendek		
Direksi	18.524	30.686
Dewan Komisaris	3.096	3.012
Komite Audit	798	755
Karyawan kunci	61.494	61.760
Jumlah	83.912	96.213

*Short-term employee benefits
Board of Directors
Board of Commissioners
Audit Committee
Key management personnel*

Total

**32. NATURE OF RELATIONSHIP AND
TRANSACTIONS WITH RELATED PARTIES
(continued)**

Transactions with related parties (continued)

- c. Statements of profit or loss transactions with related parties are as follows: (continued)

The percentages of statements of profit and loss balance with related parties compared to respective totals are as follows:

- d. Compensation of key management personnels:

The aggregate compensation of key management personnel of the Bank as of December 31, 2025 and 2024 are as follows (unaudited):

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33. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN

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.

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2025 dan 2024:

33. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

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 following table sets forth the carrying amounts and estimated fair values of Bank financial assets and liabilities as of December 31, 2025 and 2024:

31 Desember/December 31					
2025		2024			
Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value		
Aset keuangan				Financial assets	
Nilai wajar melalui laba atau rugi				Fair value through profit or loss	
Tagihan derivatif	2.427	2.427	4.316	Derivative receivables	
Nilai wajar melalui penghasilan komprehensif lain				Fair value through other comprehensive income	
Efek-efek	5.174.266	5.174.266	5.807.121	Marketable securities	
Diukur pada biaya perolehan diamortisasi				Measured at amortized cost	
Kas	147.547	147.547	169.338	Cash	
Giro pada Bank Indonesia	1.222.936	1.222.936	1.490.587	Current accounts with Bank Indonesia	
Giro pada bank lain - neto	330.449	330.449	165.457	Current accounts with other banks - net	
Penempatan pada Bank Indonesia dan bank lain - neto	667.030	667.030	338.006	Placements with Bank Indonesia and other banks - net	
Efek-efek - neto	3.080.658	3.094.683	1.142.691	Marketable securities	
Tagihan akseptasi - neto	3.169	3.169	12.260	Acceptance receivables	
Kredit yang diberikan - neto	26.138.582	26.138.582	23.012.879	Loans - net	
Pendapatan bunga yang masih akan diterima	155.389	155.389	158.830	Interest receivables	
Aset lain-lain - neto*	20.738	20.738	34.454	Other assets - net*	
Jumlah aset keuangan	36.943.191	36.957.216	32.335.939	32.335.764	Total financial assets
Liabilitas keuangan				Financial liabilities	
Liabilitas segera	23.453	23.453	14.928	Obligation due immediately	
Liabilitas derivatif	1.321	1.321	20.350	Derivative payables	
Liabilitas akseptasi	3.172	3.172	12.262	Acceptance payables	
Simpanan dari nasabah:				Deposits from customers:	
Giro	5.070.630	5.070.630	4.009.871	Current accounts	
Tabungan	1.868.753	1.868.753	1.164.249	Saving account	
Deposito berjangka	21.726.629	21.726.629	18.183.353	Time deposits	
Simpanan dari bank lain	1.693.642	1.693.642	844.674	Deposits from other banks	
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	169.393	169.393	1.552.058	Receivables on securities sold under repurchase agreement	
Pinjaman yang diterima	16.695	16.695	482.850	Fund borrowing	
Bunga yang masih harus dibayar	59.973	59.973	75.580	Interest payables	
Liabilitas lain-lain**	2.237	2.237	11.243	Other liabilities**	
Jumlah liabilitas keuangan	30.635.898	30.635.898	26.371.418	26.371.418	Total financial liabilities

*) Aset lain-lain terdiri dari tagihan transaksi ATM Prima, uang jaminan dan tagihan trade finance

**) Liabilitas lain-lain terdiri dari setoran jaminan dan liabilitas kepada notaris

*) Other assets consist of ATM Prima billing transaction, deposit guarantee and trade finance billing

**) Other liabilities consist of deposits and liability to notary

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33. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Instrumen keuangan Bank diakui pada nilai wajar berdasarkan hierarki sebagai berikut:

- (i) Tingkat 1: dikutip dari harga pasar aktif untuk aset atau liabilitas keuangan yang identik;
- (ii) Tingkat 2: yang melibatkan input selain dari harga pasar aktif yang dikutip yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (seperti harga) atau tidak langsung (turunan dari harga);
- (iii) Tingkat 3: input untuk aset dan liabilitas yang tidak didasarkan pada data yang dapat diobservasi di pasar (input yang tidak dapat diobservasi).

Instrumen keuangan yang diukur pada nilai wajar

Tabel di bawah ini menunjukkan instrumen keuangan yang diukur pada nilai wajar yang dikelompokkan berdasarkan hierarki nilai wajar:

33. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

The Bank's financial instruments recognised at fair value based on the hierarchy described below:

- (i) Level 1: quoted (unadjusted) prices in active markets for identical financial assets or liabilities;
- (ii) Level 2: those involving inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices);
- (iii) Level 3: those with inputs for the asset or liability that are not based on observable market data (unobservable inputs).

Financial instruments measured at fair value

The tables below show the financial instruments measured at fair value grouped according to the fair value hierarchy:

	31 Desember/December 31, 2025			
	Tingkat/ Level 1	Tingkat/ Level 2	Tingkat/ Level 3	Jumlah/ Total
Aset keuangan				
Nilai wajar melalui laba atau rugi				
Tagihan derivatif	-	2.427	-	2.427
Diukur pada nilai wajar melalui penghasilan komprehensif lain				
Efek-efek	5.174.266	-	-	5.174.266
	5.174.266	2.427	-	5.176.693

Financial assets
Fair value through profit or loss
Derivative receivables
Measured at fair value through other comprehensive income
Marketable securities

	31 Desember/December 31, 2024			
	Tingkat/ Level 1	Tingkat/ Level 2	Tingkat/ Level 3	Jumlah/ Total
Aset keuangan				
Nilai wajar melalui laba atau rugi				
Tagihan derivatif	-	4.316	-	4.316
Diukur pada nilai wajar melalui penghasilan komprehensif lain				
Efek-efek	5.807.121	-	-	5.807.121
	5.807.121	4.316	-	5.811.437

Financial assets
Fair value through profit or loss
Derivative receivables
Measured at fair value through other comprehensive income
Marketable securities

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33. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Instrumen keuangan yang tidak diukur pada nilai wajar

Kredit yang diberikan dan surat berharga subordinasi yang merupakan instrumen keuangan yang tidak diukur pada nilai wajarnya dikelompokkan sebagai Tingkat 3 dalam hierarki nilai wajar.

Nilai wajar aset dan liabilitas keuangan selain efek-efek yang dimiliki hingga jatuh tempo, kredit yang diberikan dan surat berharga subordinasi mendekati nilai tercatat karena instrumen keuangan tersebut memiliki jangka waktu jatuh tempo jangka pendek (level 2) dan/atau suku bunganya sering ditinjau ulang.

Nilai wajar dari kredit yang diberikan dengan suku bunga mengambang dan nilai tercatat atas kredit jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajar. Nilai wajar dari kredit jangka panjang yang diberikan dengan suku bunga tetap menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh Bank. Perkiraan arus kas ini didiskontokan dengan menggunakan suku bunga pasar untuk menentukan nilai wajar. Termasuk di dalam kredit yang diberikan adalah cadangan kerugian penurunan nilai yang telah diperhitungkan dengan metode yang disajikan pada Catatan 2.

Surat berharga subordinasi memiliki tingkat suku bunga mengambang (level 2). Oleh karena itu, nilai tercatat mencerminkan nilai wajar.

34. LIABILITAS IMBALAN KERJA KARYAWAN

Liabilitas imbalan kerja karyawan terdiri dari:

	31 Desember/December 31,	
	2025	2024
Liabilitas imbalan kerja - jangka panjang	98.749	92.949
Liabilitas imbalan kerja - lainnya	76.580	72.736
Jumlah	175.329	165.685

33. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

Financial instruments not measured at fair value

Loans and subordinated securities which are financial instruments that are not measured at fair value are classified as Level 3 in the fair value hierarchy.

Fair values of certain financial assets and liabilities other than held-to-maturity securities, loans and subordinated securities are approximately the same with their carrying amounts due to the short-term maturities of these financial instruments and/or repriced frequently (level 2).

The carrying amounts of variable rate loans and short-term fixed rate loans are the reasonable approximation of their fair values. The carrying amount of long term fixed rate loans shows the discounted estimated future cash flows. The cash flows estimation is discounted at the market interest rate to determine fair value. Included in loans are allowance for impairment losses which are calculated using the method as disclosed in Note 2.

The subordinated securities bear variable rate. Therefore (level 2), the amortized cost represent reasonable approximation of the fair value.

34. EMPLOYMENT BENEFITS OBLIGATION

Employment benefits obligation consists of:

Long-term employee benefits
Other employee benefits liabilities

Total

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**34. LIABILITAS IMBALAN KERJA KARYAWAN
(lanjutan)**

Imbalan kerja lainnya

Imbalan kerja lainnya termasuk imbalan kerja jangka pendek untuk bonus dan imbalan kerja jangka panjang untuk manajemen. Bank mengakui liabilitas dan beban imbalan kerja jangka pendek untuk bonus berdasarkan rumusan yang mempertimbangkan kinerja karyawan dan laba sebelum pajak Bank setelah penyesuaian tertentu yang menyebabkan kewajiban konstruktif. Bank mengakui liabilitas dan beban imbalan kerja jangka panjang untuk manajemen berdasarkan rumusan yang mempertimbangkan masa kerja manajemen pada akhir periode pelaporan.

Program pensiun manfaat pasti

Bank mempunyai imbalan pasca-kerja manfaat pasti yang terdiri atas program pensiun imbalan pasti dan imbalan pasca-kerja per tanggal 31 Desember 2025 dan 2024 sesuai dengan Undang-Undang Nomor 6 tahun 2023, PP Nomor 35 tahun 2021 tentang Cipta Kerja dan Peraturan Perusahaan periode 2024-2026.

Bank membentuk liabilitas atas imbalan pasca-kerja manfaat pasti dan imbalan kerja jangka panjang untuk Pejabat dan karyawan yang memenuhi kriteria berdasarkan perhitungan aktuaria oleh PT Biro Pusat Aktuaria, pihak ketiga dalam laporannya tertanggal 23 Januari 2026 dan 20 Januari 2025 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

Program pensiun imbalan pasti didanai, dikelola oleh Dana Pensiun Bank Windu, pihak berelasi, untuk karyawan Bank yang telah diangkat dan mendaftarkan diri sebagai peserta. Kontribusi pegawai adalah sebesar 5,00% dari penghasilan dasar karyawan dan sisa jumlah yang diperlukan untuk mendanai program tersebut dikontribusi oleh Bank. Kontribusi pemberi kerja pada program ini yang dilaporkan dalam laporan laba rugi dan penghasilan komprehensif lain untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.096 dan Rp1.293.

**34. EMPLOYMENT BENEFITS OBLIGATION
(continued)**

Other employee benefits

Other employee benefits include short-term employee benefits for bonuses and long-term employee benefits for management. The Bank recognises liabilities and expenses for short-term employee benefits for bonuses based on a formula that takes into consideration the employee's performance and the Bank's income before tax expense after certain adjustments has created a constructive obligation. The Bank recognises liabilities and expenses for long-term employee benefits for management based on a formula that takes into consideration the management's service periods at the end of reporting period.

Defined benefits pension plan

As of December 31, 2025 and 2024 the Bank provides post-employment defined benefits which consist of a defined benefits pension plan and post-employment benefits in accordance with Law No. 6 of 2023, PP No. 35 of 2021 on Job Creation and the Bank's Regulation period 2024-2026.

The Bank calculates the employee defined benefits liabilities and long-term employee benefits for eligible Board level and employee based on the actuarial calculations of PT Biro Pusat Aktuaria, a third party in their report dated January 23, 2026 and January 20, 2025 for the years ended on December 31, 2025 and 2024.

The defined benefits pension plan is funded and managed by Dana Pensiun Bank Windu, a related party, for registered employees. The employee's contribution is 5.00% of the employee's base salary and the remaining amounts required to fund the plan are contributed by the Bank. Employer's contribution to this program recognised in the statements of profit or loss and other comprehensive income for the years ended December 31, 2025 and 2024 amounted to Rp1,096 and Rp1,293, respectively.

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**34. LIABILITAS IMBALAN KERJA KARYAWAN
(lanjutan)**

Berikut ini adalah asumsi utama yang digunakan dalam laporan aktuaria:

**34. EMPLOYMENT BENEFITS OBLIGATION
(continued)**

The following are the key assumptions used in the actuarial reports:

	31 Desember/December 31,		
	2025	2024	
Tingkat diskonto imbalan kerja jangka panjang karyawan	4,81% - 7,06%	6,88% - 7,13%	Long term employee benefit discount rate
Tingkat pengembalian aset program	6,15%	7,06%	Expected return on plan assets
Tingkat kenaikan gaji per tahun	3,00%	3,00%	Annual salary increase rates
Tingkat kematian	TMI_2019*)	TMI_2019*)	Mortality rate
Usia pensiun (tahun)	55	55	Retirement age (years old)

*) Tabel Mortalita Indonesia

*) Mortality Table of Indonesia 2019

a. Liabilitas imbalan kerja

a. Employee benefits liabilities

	31 Desember/December 31, 2025			
	Program pensiun imbalan pasti didanai/ Defined benefits pension plan - funded	Program pensiun imbalan pasti tidak didanai/ Defined benefits pension plan - unfunded	Program pensiun imbalan pasti tidak didanai lainnya/ Other defined benefits pension - unfunded	
Nilai kini liabilitas imbalan kerja	17.086	98.749	19.239	Present value of benefits obligation
Nilai wajar aset program	(21.029)	-	-	Fair value of plan assets
Pengaruh aset plafon	3.943	-	-	The effect of assets ceiling
Liabilitas - neto	-	98.749	19.239	Liabilities - net

	31 Desember/December 31, 2024			
	Program pensiun imbalan pasti didanai/ Defined benefits pension plan - funded	Program pensiun imbalan pasti tidak didanai/ Defined benefits pension plan - unfunded	Program pensiun imbalan pasti tidak didanai lainnya/ Other defined benefits pension - unfunded	
Nilai kini liabilitas imbalan kerja	18.258	92.949	26.192	Present value of benefits obligation
Nilai wajar aset program	(22.854)	-	-	Fair value of plan assets
Pengaruh aset plafon	4.596	-	-	The effect of assets ceiling
Liabilitas - neto	-	92.949	26.192	Liabilities - net

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**34. LIABILITAS IMBALAN KERJA KARYAWAN
(lanjutan)**

b. Nilai kini liabilitas imbalan kerja

31 Desember/December 31, 2025			
	Program pensiun imbalan pasti didanai/ <i>Defined benefits pension plan - funded</i>	Program pensiun imbalan pasti tidak didanai/ <i>Defined benefits pension plan - unfunded</i>	Program pensiun imbalan pasti tidak didanai lainnya/ <i>Other defined benefits pension - unfunded</i>
Nilai kini liabilitas imbalan kerja, awal tahun	18.258	92.949	26.192
Biaya jasa kini	1.261	10.112	(6.953)
Beban bunga	1.136	6.169	-
Pengukuran kembali manfaat jangka panjang lainnya	-	-	-
Kontribusi karyawan	332	-	-
Manfaat yang dibayarkan	(3.035)	(8.915)	-
Kerugian (keuntungan) aktuarial	(866)	(1.566)	-
Nilai kini liabilitas imbalan kerja, akhir tahun	17.086	98.749	19.239

Present value of benefits obligation, beginning of the year
Current service cost
Interest cost
Remeasurement of other long-term employee benefits
Contribution by plan participants
Benefits paid
Actuarial loss (gain)
Present value of benefits obligation, end of year

31 Desember/December 31, 2024			
	Program pensiun imbalan pasti didanai/ <i>Defined benefits pension plan - funded</i>	Program pensiun imbalan pasti tidak didanai/ <i>Defined benefits pension plan - unfunded</i>	Program pensiun imbalan pasti tidak didanai lainnya/ <i>Other defined benefits pension - unfunded</i>
Nilai kini liabilitas imbalan kerja, awal tahun	19.287	98.769	27.155
Biaya jasa kini	1.476	10.223	(963)
Beban bunga	1.147	5.860	-
Pengukuran kembali manfaat jangka panjang lainnya	-	-	-
Kontribusi karyawan	448	-	-
Manfaat yang dibayarkan	(2.868)	(13.481)	-
Kerugian (keuntungan) aktuarial	(1.232)	(8.422)	-
Nilai kini liabilitas imbalan kerja, akhir tahun	18.258	92.949	26.192

Present value of benefits obligation, beginning of the year
Current service cost
Interest cost
Remeasurement of other long-term employee benefits
Contribution by plan participants
Benefits paid
Actuarial loss (gain)
Present value of benefits obligation, end of year

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(lanjutan)**

c. Biaya imbalan kerja

31 Desember/December 31, 2025			
	Program pensiun imbalan pasti didanai/ Defined benefits pension plan - funded	Program pensiun imbalan pasti tidak didanai/ Defined benefits pension plan - unfunded	Program pensiun imbalan pasti tidak didanai lainnya/ Other defined benefits pension - unfunded
Biaya jasa kini	1.261	10.112	(6.953)
Bunga atas kewajiban	1.136	6.169	-
Beban atas aset	(1.614)	-	-
Bunga dari plafon aset	325	-	-
Jumlah	1.108	16.281	(6.953)

Current service cost
Interest on obligation
Interest on assets
Interest of assets ceiling

Total

31 Desember/December 31, 2024			
	Program pensiun imbalan pasti didanai/ Defined benefits pension plan - funded	Program pensiun imbalan pasti tidak didanai/ Defined benefits pension plan - unfunded	Program pensiun imbalan pasti tidak didanai lainnya/ Other defined benefits pension - unfunded
Biaya jasa kini	1.476	10.223	(963)
Bunga atas kewajiban	1.147	5.860	-
Beban atas aset	(1.592)	-	-
Bunga dari plafon aset	312	-	-
Jumlah	1.343	16.083	(963)

Current service cost
Interest on obligation
Interest on assets
Interest of assets ceiling

Total

d. Mutasi nilai wajar aset program adalah sebagai berikut:

d. The movements in the fair value of plan assets are as follow:

31 Desember/December 31,		
	2025	2024
Saldo pada awal tahun	22.854	23.994
Tingkat pengembalian aset program	1.614	1.592
Kontribusi pemberi kerja	1.096	1.293
Kontribusi karyawan	332	448
Manfaat program pensiun yang dibayarkan	(3.035)	(2.868)
Kerugian aktuarial	(1.832)	(1.605)
Saldo pada akhir tahun	21.029	22.854

Balance at beginning of year
Return on plan assets
Contribution by employer
Contribution by employee

Program pension benefits paid
Actuarial loss

Balance at end of year

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- e. Tabel berikut menunjukkan analisis sensitivitas nilai kini kewajiban imbalan kerja diasumsikan terdapat perubahan atas asumsi aktuarial utama (tidak diaudit):

31 Desember/December 31, 2025			
	Perubahan persentase/ Percentage change	Pengaruh terhadap Nilai kini kewajiban/ Impact to present value of employee benefit obligation	
Tingkat diskonto	+1%	(3.741)	Discount rate
	-1%	4.154	
Tingkat kenaikan gaji	+1%	3.930	Salary increase rate
	-1%	(3.600)	

31 Desember/December 31, 2024			
	Perubahan persentase/ Percentage change	Pengaruh terhadap Nilai kini kewajiban/ Impact to present value of employee benefit obligation	
Tingkat diskonto	+1%	(3.382)	Discount rate
	-1%	3.748	
Tingkat kenaikan gaji	+1%	3.517	Salary increase rate
	-1%	(3.223)	

- f. Tabel berikut menyajikan kajian dari portofolio investasi aset program yang ditempatkan dalam bentuk instrumen keuangan:

31 Desember/December 31,			
	2025	2024	
Deposito	7,7%	1,79%	Time deposits
Efek-efek	92,3%	98,21%	Marketable Securities

- g. Analisa profil jatuh tempo pembayaran imbalan kerja karyawan pada tanggal 31 Desember 2025 dan 2024 (tidak diaudit) adalah sebagai berikut:

31 Desember/December 31,			
	2025	2024	
Dalam waktu 12 bulan berikutnya	41.199	39.426	Within the next 12 months
Antara 1 dan 5 tahun	37.954	34.860	Between 1 and 5 years
Di atas 5 tahun	214.912	213.749	Beyond 5 years
Jumlah	294.065	288.035	Total

Durasi rata-rata liabilitas imbalan kerja karyawan pada tanggal 31 Desember 2025 dan 2024 adalah 9,82 dan 9,36 tahun.

The average duration of employees' benefits liability as of December 31, 2025 and 2024 are 9.82 and 9.36 years.

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35. MASALAH HUKUM

Pada Perkara Perdata No. 555/Pdt.G/2018/PN.Jkt.Utr ("Perkara 555") di Pengadilan Negeri Jakarta Utara, Bank selaku Tergugat I telah digugat oleh Fireworks Ventures Limited selaku Penggugat sehubungan dengan penjualan aset piutang dari kredit sindikasi untuk debitur atas nama PT Geria Wijaya Prestige ("Aset Piutang") kepada Tomy Winata selaku Tergugat II. Pada 15 Oktober 2019, Perkara 555 telah diputus oleh Pengadilan Negeri Jakarta Utara yang pada intinya memutuskan sebagai berikut:

1. Bank dan Tergugat II tidak mempunyai hak atas Aset Piutang;
2. Bank dihukum untuk menyerahkan sertifikat jaminan aset piutang berikut dokumen pengikatan jaminan kepada Penggugat sejak Perkara 555 berkekuatan hukum tetap;
3. Bank dan Tergugat II dihukum untuk membayar secara tanggung renteng kerugian material kepada Penggugat yang terdiri atas:
 - Kerugian material dalam Rupiah: 6% (enam persen) kali Rp249.600.209,98 (angka penuh) per tahun;
 - Kerugian material dalam USD: 6% (enam persen) kali USD11.645.136,06 (angka penuh) per tahun

Atas putusan Pengadilan Negeri Jakarta Utara tersebut di atas, Bank telah mengajukan upaya hukum Banding yang teregister dengan Perkara No. 272/PDT/2020/ PT.DKI, yang telah diputus pada tanggal 18 Mei 2020 oleh Pengadilan Tinggi DKI Jakarta yang pada pokoknya menguatkan Putusan Pengadilan Negeri Jakarta Utara.

Atas putusan Pengadilan Tinggi DKI Jakarta tersebut, Bank telah mengajukan upaya hukum Kasasi yang teregister dengan Perkara No. 3540K/Pdt/2021, yang telah diputus pada tanggal 6 Desember 2021 oleh Mahkamah Agung Republik Indonesia yang pada pokoknya menolak permohonan kasasi dari Bank.

Atas putusan Kasasi dari Mahkamah Agung Republik Indonesia tersebut, Bank telah mengajukan upaya hukum Peninjauan Kembali yang teregister dengan Perkara No. 1206 PK/Pdt/2022, yang telah diputus pada tanggal 13 Desember 2022 oleh Mahkamah Agung Republik Indonesia yang pada pokoknya menolak permohonan Peninjauan Kembali dari Bank.

35. LEGAL MATTERS

In Civil Case No. 555/Pdt.G/2018/PN.Jkt.Utr ("Case 555") at the North Jakarta District Court, the Bank as Defendant I was sued by Fireworks Ventures Limited as the Plaintiff in connection with the sale of receivable assets from the syndicated loan for the Debtor named PT Geria Wijaya Prestige ("Receivable Assets") to Tomy Winata as Defendant II. On October 15, 2019, Case 555 was decided by the North Jakarta District Court which essentially decided as follows:

1. *The Bank and Defendant II have no rights over the Receivable Assets;*
2. *The Bank is ordered to hand over the collateral certificates of receivable assets along with the security documents to the Plaintiff once Case 555 has legally binding force;*
3. *The Bank and Defendant II are ordered to pay jointly and severally material damages to the Plaintiff, consisting of:*
 - *Material damage in Rp: 6% (six percent) of RP 249,600,209.98 (full amount) per year;*
 - *Material damage in USD: 6% (six percent) of USD11,645,136.06 (full amount) per year.*

Following the decision of the North Jakarta District Court above, the Bank filed an appeal, which was registered under Case No. 272/PDT/2020/PT.DKI. The appeal was decided on May 18, 2020, by the Jakarta High Court, which essentially upheld the decision of the North Jakarta District Court.

Following the decision of the Jakarta High Court, the Bank filed a cassation appeal, registered under Case No. 3540K/Pdt/2021, which was decided on December 6, 2021, by the Supreme Court of the Republic of Indonesia, essentially rejecting the Bank's cassation appeal.

Following the cassation decision of the Supreme Court of the Republic of Indonesia, the Bank filed a Judicial Review, registered under Case No. 1206 PK/Pdt/2022, which was decided on December 13, 2022, by the Supreme Court of the Republic of Indonesia, essentially rejecting the Bank's Judicial Review request.

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35. MASALAH HUKUM (lanjutan)

Atas putusan Peninjauan Kembali yang Pertama dari Mahkamah Agung Republik Indonesia tersebut, pada tanggal 25 September 2023, Bank telah mengajukan upaya hukum permohonan Peninjauan Kembali Kedua dan berdasarkan Surat dari Mahkamah Agung Republik Indonesia tertanggal 12 November 2024, upaya hukum permohonan Peninjauan Kembali. Kedua telah teregister dengan Perkara No. 1360/PK/PDT/2024, sebagai upaya maksimal Bank untuk mempertahankan kepentingan hukum Bank dalam Perkara 555. Saat ini Bank masih menunggu Putusan atas upaya permohonan Peninjauan Kembali Kedua tersebut.

Pada tanggal 26 Juni 2025, Bank telah menerima pemberitahuan putusan dari Pengadilan Negeri Jakarta Utara atas upaya hukum permohonan Peninjauan Kembali Kedua Perkara Perdata No. 555/Pdt.G/2018/PN.Jkt.Utr ("Perkara 555") yang telah teregister dengan Perkara No. 1360 PK/PDT/2024, yang pada pokoknya menolak permohonan Peninjauan Kembali Kedua yang diajukan oleh Bank.

Adapun atas Perkara 555, Gaston Investment Limited ("Gaston") sebagai salah satu kreditur PT Geria Wijaya Prestige ("GWP") telah mengajukan perlawanan yang teregister dengan Perkara No. 428/Pdt.Plw/2023/PN Jkt Utr ("Perkara 428").

Oleh karena Pengadilan telah menolak gugatan Perkara 428 pada tingkat pertama dan tingkat banding, Bank telah mengajukan kasasi atas Perkara 428, yang telah diputus pada tanggal 22 April 2025, dengan amar putusan pada pokoknya:

- Membatalkan Putusan Pengadilan pada tingkat pertama dan tingkat banding;
- Membatalkan Penetapan No. 20/Eks.Putusan/2023/PN Jkt Utr tanggal 10 April 2023 (yang merupakan penetapan eksekusi atas Putusan Perkara 555).

Sampai dengan saat ini, belum terdapat kembali eksekusi atas Putusan Perkara 555.

Pada tanggal 15 Agustus 2025, Fireworks Ventures Limited ("FVL") telah mengajukan permohonan Peninjauan Kembali atas Putusan Kasasi Perkara 428. Selanjutnya Bank akan mengajukan kontra memori peninjauan kembali dan menunggu hasil Putusan atas permohonan Peninjauan Kembali yang diajukan oleh FVL.

35. LEGAL MATTERS (continued)

Following the first Judicial Review decision by the Supreme Court of the Republic of Indonesia, on September 25, 2024, the Bank submitted a Second Judicial Review request and based on Notification Letter from the Supreme Court of the Republic of Indonesia dated November 12, 2024, the Second Judicial Review request has registered under Case No. 1360/PK/PDT/2024, as the Bank's ultimate effort to protect its legal interests in Case 555. The Bank is currently awaiting the decision on this Second Judicial Review request.

On June 26, 2025, Bank has received a notification of decision from the North Jakarta District Court regarding the Second Judicial Review Petition in Civil Case No. 555/Pdt.G/2018/PN.Jkt.Utr ("Case 555"), which has been registered as Case No. 1360 PK/PDT/2024. The decision essentially rejects the Bank's Second Judicial Review Petition.

In relation to Case 555, Gaston Investment Limited ("Gaston"), as one of the creditors of PT Geria Wijaya Prestige ("GWP"), filed an objection registered as Case No. 428/Pdt.Plw/2023/PN Jkt Utr ("Case 428").

Since the claims in Case 428 were rejected at both the first-instance and appellate levels, the Bank filed a cassation against Case 428. The Supreme Court rendered its decision on April 22, 2025, with the ruling essentially as follows:

- *To overturn the decisions of the lower courts (first-instance and appellate);*
- *To annul Stipulation No. 20/Eks.Putusan/2023/PN Jkt Utr dated April 10, 2023 (which constituted the enforcement order of the judgment in Case 555).*

As of now, there has been no further execution of the decision in Case 555.

On August 15, 2025, Fireworks Ventures Limited ("FVL") has filed a judicial review petition against Cassation Decision of Case 428. Subsequently, the Bank will submit a counter memorandum of judicial review and await the decision on the judicial review petition filed by FVL.

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36. SEGMENT OPERASI

Segmen operasi dilaporkan sesuai dengan laporan internal Bank yang disiapkan untuk mengambil keputusan operasional, yaitu Direksi yang bertanggung jawab untuk mengalokasikan sumber daya ke segmen tertentu dan penilaian atas performanya.

Untuk tahun yang berakhir 31 Desember 2025 dan 2024, Bank diorganisasikan kedalam empat segmen operasi berdasarkan produk dan jasa sebagai berikut:

- Segmen kredit
- Segmen treasuri
- Segmen ekspor-impor
- Tidak dapat dialokasikan

Tidak ada pendapatan dari satu konsumen eksternal atau pihak lain yang mencapai 10% atau lebih dari total pendapatan Bank untuk tahun yang berakhir 31 Desember 2025 dan 2024.

Berikut ini adalah informasi keuangan Bank berdasarkan segmen operasi:

- a. Laporan laba dan rugi dan posisi keuangan

36. OPERATING SEGMENT

Operating segments are reported in accordance with the internal reporting provided to the chief operating decision maker which is the Board of Directors who is responsible for allocating resources to certain segments and performance assessments.

For the years ended December 31, 2025 and 2024, the Bank is organised into four operating segments based on products and services as follows:

- Loans segment
- Treasury segment
- Trade finance segment
- Unallocated

There is no revenue from transactions with a single external customer or counterparty amounting to 10% or more of the Bank's total revenue for the years ended December 31, 2025 and 2024.

Following is the financial information of the Bank based on operating segment:

- a. Statement of profit or loss and financial position

Untuk tahun yang berakhir 31 Desember 2025/
For the year ended December 31, 2025

	Kredit/ Loans	Treasuri/ Treasury	Ekspor- impor/ Trade finance	Aset, liabilitas, pendapatan dan beban yang tidak dapat dialokasi/ Unallocated assets, liabilities, income and expenses	Total	
Pendapatan						Income
Pendapatan bunga	1.737.694	442.685	-	-	2.180.379	Interest income
Pendapatan lainnya	-	2.328	13.099	118.710	134.137	Other income
Jumlah pendapatan	1.737.694	445.013	13.099	118.710	2.314.516	Total income
Beban						Expenses
Beban bunga	-	(60.406)	-	(1.168.203)	(1.228.609)	Interest expense
Beban lainnya	-	-	-	(692.748)	(692.748)	Other expenses
Jumlah beban	-	(60.406)	-	(1.860.951)	(1.921.357)	Total expenses
Segmen - neto	1.737.694	384.607	13.099	(1.742.241)		Segment - net
Laba sebelum beban pajak penghasilan					393.159	Income before income tax expense
Beban pajak penghasilan					(91.211)	Income tax expense
Laba bersih tahun berjalan					301.948	Net income for the year
Aset segmen	26.138.582	10.291.196	-	1.653.931	38.083.709	Segment assets
Liabilitas segmen	-	(1.693.642)	(2.115)	(29.242.434)	(30.938.191)	Segment liabilities
Segmen - neto	26.138.582	8.597.554	(2.115)	(27.588.503)	7.145.518	Segment - net

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36. SEGMENT OPERASI (lanjutan)

Berikut ini adalah informasi keuangan Bank berdasarkan segmen operasi: (lanjutan)

a. Laporan laba dan rugi dan posisi keuangan (lanjutan)

Untuk tahun yang berakhir 31 Desember 2024/
For the year ended December 31, 2024

	Kredit/ Loans	Treasuri/ Treasury	Ekspor- impor/ Trade finance	Aset, liabilitas, pendapatan dan beban yang tidak dapat dialokasi/ Unallocated assets, liabilities, income and expenses	Total
Pendapatan					
Pendapatan bunga	1.714.466	427.474	-	-	2.141.940
Pendapatan lainnya	-	3.351	6.828	89.828	100.007
Jumlah pendapatan	1.714.466	430.825	6.828	89.828	2.241.947
Beban					
Beban bunga	-	(5.934)	-	(1.140.196)	(1.146.130)
Beban lainnya	-	-	-	(713.528)	(713.528)
Jumlah beban	-	(5.934)	-	(1.853.724)	(1.859.658)
Segmen - neto	1.714.466	424.891	6.828	(1.763.896)	
Laba sebelum beban pajak penghasilan					382.289
Beban pajak penghasilan					(86.887)
Laba bersih tahun berjalan					295.402
Aset segmen	23.012.879	8.809.566	-	1.723.016	33.545.461
Liabilitas segmen	-	(844.674)	(11.056)	(25.847.935)	(26.703.665)
Segmen - neto	23.012.879	7.964.892	(11.056)	(24.124.919)	6.841.796

Income
Interest income
Other income
Total income
Expenses
Interest expense
Other expenses
Total expenses
Segment - net
Income before income tax expense
Income tax expense
Net income for the year
Segment assets
Segment liabilities
Segment - net

37. REKONSILIASI BERSIH

AKTIVITAS PENDANAAN

Rekonsiliasi dari aktivitas pendanaan adalah sebagai berikut:

37. NET FINANCING RECONCILIATION

Reconciliation from financing activities are as follows:

31 Desember/December 31, 2025

	1 Januari/ January 1 2025	Arus kas/Cash flows		Perubahan non-kas/ Non-cash changes	Selisih kurs/ Foreign exchange	31 Desember/ December 31 2025
		Penerimaan/ Proceeds	Pembayaran/ Payment			
Liabilitas sewa	13.937	-	(12.476)	7.075	-	8.536
Pinjaman yang diterima	482.850	16.552	(500.940)	-	18.233	16.695
Total	496.787	16.552	(513.416)	7.075	18.233	25.231

Lease liabilities
Fund borrowing
Total

31 Desember/December 31, 2024

	1 Januari/ January 1 2024	Arus kas/Cash flows		Perubahan non-kas/ Non-cash changes	Selisih kurs/ Foreign exchange	31 Desember/ December 31 2024
		Penerimaan/ Proceeds	Pembayaran/ Payment			
Surat berharga subordinasi	461.910	-	(468.900)	-	6.990	-
Liabilitas sewa	2.808	-	(11.806)	22.935	-	13.937
Pinjaman yang diterima	-	485.700	-	-	(2.850)	482.850
Total	464.718	485.700	(480.706)	22.935	4.140	496.787

Subordinated securities
Lease liabilities
Fund borrowing
Total

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38. MANAJEMEN RISIKO

a. Risiko kredit

Penyaluran kredit oleh Bank berlandaskan pada prinsip kehati-hatian, peraturan Otoritas Jasa Keuangan (POJK), dan kebijakan perkreditan yang disusun oleh manajemen. Komite Kredit merupakan komite tertinggi yang membantu Direksi dalam pengawasan pengelolaan risiko kredit melalui keputusan dan rekomendasi yang dikeluarkannya. Secara periodik, Komite Kredit melakukan rapat antara lain untuk memantau Batas Maksimum Pemberian Kredit dan kualitas kredit, serta kecukupan cadangan kerugian penurunan nilai aset. Bank selalu memonitor penyebaran risiko yang timbul sejalan dengan pertumbuhan sektor ekonomi dimana Bank melakukan kegiatan bisnisnya. Batasan ditetapkan secara spesifik berdasarkan nasabah dan sektor industri untuk menghindari konsentrasi risiko kredit yang berlebihan. Batasan tersebut juga diterapkan bagi nasabah individu atau korporasi.

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Nilai wajar melalui laba rugi		
Tagihan derivatif	2.427	4.316
Nilai wajar melalui penghasilan komprehensif lain		
Efek-efek	4.990.123	5.672.825
Diukur pada biaya perolehan diamortisasi		
Efek-efek - neto	3.080.658	1.142.691
Giro pada Bank Indonesia	1.222.936	1.490.587
Giro pada bank lain - neto	330.449	165.457
Penempatan pada Bank Indonesia dan bank lain - neto	667.030	338.006
Tagihan akseptasi - neto	3.169	12.260
Kredit yang diberikan - neto	26.138.582	23.012.879
Pendapatan bunga yang masih akan diterima	155.389	158.830
Aset lain-lain*	20.738	34.454
Jumlah	36.611.501	32.032.305

*) Aset lain-lain terdiri dari tagihan trade finance, tagihan transaksi ATM Prima dan uang jaminan

38. RISK MANAGEMENT

a. Credit risk

The loans are distributed by the Bank prudently in accordance with Financial Services Authority (POJK) regulations, and loan policies which were prepared by the management. The Credit Committee is the highest committee who helps the Directors in monitoring the management of credit risk through its decisions and recommendations. The Credit Committee holds a meeting regularly to monitor Legal Lending Limit and loan quality, and the adequacy of allowance for impairment losses on assets. The Bank monitors the spread of risk in relation with the growth of economic sectors where the Bank business focuses. The limit is applied specifically based on customers and industrial sectors to avoid the high credit risk. The limit is also applied to individual or corporate customers.

(i) The maximum exposure to credit risk without taking into account collateral held as of December 31, 2025 and 2024 are presented below:

Fair value through profit or loss
Derivative receivables
Fair value through other comprehensive income
Marketable securities
Measured at amortized cost
Marketable securities - net
Current accounts with Bank Indonesia
Current accounts with other banks - net
Placements with Bank Indonesia and other banks - net
Acceptance receivables - net
Loans - net
Interest receivables
Other assets*

	31 Desember/December 31,	
	2025	2024
Rekening administratif		
Fasilitas kredit yang belum digunakan	3.856.673	4.968.804
Garansi yang diterbitkan	1.249.074	886.490
Irrevocable letters of credit	176.454	5.396
Jumlah	5.282.201	5.860.690

Administrative accounts
Unused loan facilities
Guarantees issued
Irrevocable letters of credit

Total

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38. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

Untuk kredit yang diberikan, Bank menggunakan agunan untuk meminimalkan risiko kredit. Berdasarkan klasifikasi, kredit Bank dapat dibedakan menjadi dua kelompok besar, yaitu:

- *Secured loans*
- *Unsecured loans*

Untuk *secured loans*, Bank menetapkan jenis dan nilai agunan yang dijamin sesuai skema kredit. Jenis dari agunan terdiri dari:

- a. Agunan fisik antara lain tanah, bangunan, dan BPKB kendaraan bermotor;
- b. *Financial collateral* antara lain simpanan dari nasabah (tabungan, giro, dan deposito berjangka), surat berharga, dan emas;
- c. Lainnya antara lain garansi, jaminan pemerintah, dan lembaga penjamin.

Apabila terjadi *default* (gagal bayar), Bank akan menggunakan agunan tersebut sebagai pilihan terakhir untuk pemenuhan kewajiban *counterparty*.

Unsecured loans terdiri dari *fully unsecured loans* dan *partially secured loans* seperti kredit untuk karyawan golongan berpenghasilan tetap dan kredit konsumen lainnya. Dalam pembayaran kewajibannya, *partially secured loans* umumnya dilakukan melalui pemotongan penghasilan secara otomatis.

Dengan demikian, meskipun kredit tersebut termasuk dalam kategori *unsecured loans* namun tingkat risiko dari *partially secured loans* tidak sebesar nilai tercatat kredit. Sedangkan untuk *fully unsecured loans*, tingkat risiko adalah sebesar nilai tercatat kredit.

38. RISK MANAGEMENT (continued)

a. Credit risk (continued)

- (i) The maximum exposure to credit risk without taking into account collateral held as of December 31, 2025 and 2024 are presented below: (continued)

For the loans, the Bank uses collateral to minimise the credit risk. The Bank's loans are classified into two major categories, which are:

- *Secured loans*
- *Unsecured loans*

For secured loans, the Bank determines the type and value of collateral according to the loan scheme. Types of collateral are as follows:

- a. Physical collateral, such as land, buildings and proof of vehicle ownership;
- b. Financial collateral, such as deposits from customers (time deposit, savings, current accounts), securities, and gold;
- c. Others, such as guarantees, government guarantees and guarantee institution.

In times of default, Bank will use the collateral as the last resort in recovering the counterparty's obligation.

Unsecured loans consist of *fully unsecured loans* and *partially secured loans* such as loans for fixed income employees and other consumer loans. In their payment obligations, *partially secured loans* are generally made through automatic payroll deduction.

Although it is included in the *unsecured loans* category, the risk level of *partially secured loans* is lower than the carrying value. As for *fully unsecured loan*, the risk level is equal to the carrying value.

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38. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

Proses penentuan peringkat kredit Bank membedakan eksposur untuk menentukan eksposur mana yang memiliki faktor risiko lebih besar dan tingkat kerugian potensial yang lebih tinggi. Peringkat kredit setiap debitur ditelaah secara berkala dan perubahannya diimplementasikan secepatnya. Peringkat kredit yang diterapkan atas setiap debitur juga mempertimbangkan kualitas kredit dari debitur tersebut yang telah ditentukan oleh bank-bank lain.

Peringkat kredit Bank sesuai dengan peringkat kredit dari Otoritas Jasa Keuangan (OJK) sebagaimana diatur dalam peraturan Otoritas Jasa Keuangan (OJK) yang berlaku.

- (ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit berdasarkan:

a. Sektor geografis

Tabel berikut menggambarkan rincian eksposur kredit Bank (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2025 dan 2024:

	31 Desember/December 31, 2025						
	Kantor pusat/ Head office	Jawa	Sumatera	Kalimantan	Lain-lain/ Others	Total	
Nilai wajar melalui laba atau rugi							Fair value through profit or loss
Tagihan derivatif	2.427	-	-	-	-	2.427	Derivative receivables
Nilai wajar melalui penghasilan komprehensif lain							Fair value through other comprehensive income
Efek-efek	4.990.123	-	-	-	-	4.990.123	Marketable securities
Diukur pada biaya perolehan diamortisasi							Measured at amortized cost
Efek-efek - neto	3.080.658	-	-	-	-	3.080.658	Marketable securities - net
Giro pada							Current accounts with
Bank Indonesia	1.222.936	-	-	-	-	1.222.936	Bank Indonesia
Giro pada bank lain - neto	330.449	-	-	-	-	330.449	Current accounts with other banks - net
Penempatan pada bank lain - neto							Placements with other banks - net
Bank Indonesia dan bank lain - neto	667.030	-	-	-	-	667.030	Bank Indonesia and other banks - net
Tagihan akseptasi	3.169	-	-	-	-	3.169	Acceptance receivables
Kredit yang diberikan - neto	13.881.866	5.548.492	2.605.357	1.384.787	2.718.080	26.138.582	Loans - net
Pendapatan bunga yang masih akan diterima	104.173	17.561	19.243	3.095	11.317	155.389	Interest receivables
Aset lain-lain*	20.738	-	-	-	-	20.738	Other assets*
Jumlah	24.303.569	5.566.053	2.624.600	1.387.882	2.729.397	36.611.501	Total

*) Aset lain-lain terdiri dari tagihan trade finance, tagihan transaksi ATM Prima dan uang jaminan

a. Credit risk (continued)

- (i) The maximum exposure to credit risk without taking into account collateral held as of December 31, 2025 and 2024 are presented below: (continued)

The Bank's credit rating determination processes differentiate exposures in order to highlight those with greater risk factors and higher potential severity of loss. The credit rating for each debtor is reviewed regularly and any amendments are implemented promptly. The credit rating applied for each debtor also considered credit quality of the respective debtor as determined by other banks.

The Bank's credit rating follows Financial Services Authority (OJK) credit rating as stipulated in the prevailing Financial Services Authority (OJK) regulation.

- (ii) Concentration of risks of financial assets with credit risk exposure as categorised by:

a. Geographical region

The following tables provide details of the Bank credit exposures at their carrying amounts (without taking into account any collateral held or other credit enhancements), as categorised by geographical region as of December 31, 2025 and 2024:

*) Other asset consist of trade finance billing, ATM Prima billing transaction and refundable deposits

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38. MANAJEMEN RISIKO (lanjutan)

- a. Risiko kredit (lanjutan)
- (ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit berdasarkan: (lanjutan)

- a. Sektor geografis (lanjutan)

Tabel berikut menggambarkan rincian eksposur kredit Bank (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2025 dan 2024: (lanjutan)

	31 Desember/December 31, 2024						
	Kantor pusat/ Head office	Jawa	Sumatera	Kalimantan	Lain-lain/ Others	Total	
Nilai wajar melalui laba atau rugi							Fair value through profit or loss
Tagihan derivatif	4.316	-	-	-	-	4.316	Derivative receivables
Nilai wajar melalui penghasilan komprehensif lain							Fair value through other comprehensive income
Efek-efek	5.672.825	-	-	-	-	5.672.825	Marketable securities
Diukur pada biaya perolehan diamortisasi							Measured at amortized cost
Efek-efek - neto	1.142.691	-	-	-	-	1.142.691	Marketable securities - net
Giro pada							Current accounts with
Bank Indonesia	1.490.587	-	-	-	-	1.490.587	Bank Indonesia
Giro pada bank lain - neto	165.457	-	-	-	-	165.457	Current accounts with other banks - net
Penempatan pada							Placements with
Bank Indonesia dan bank lain - neto	338.006	-	-	-	-	338.006	Bank Indonesia and other banks - net
Tagihan akseptasi	12.260	-	-	-	-	12.260	Acceptance receivables
Kredit yang diberikan - neto	11.258.854	5.688.255	1.759.161	1.174.781	3.131.828	23.012.879	Loans - net
Pendapatan bunga yang masih akan diterima	108.313	18.670	13.726	2.331	15.790	158.830	Interest receivables
Aset lain-lain*	34.454	-	-	-	-	34.454	Other assets*
Jumlah	20.227.763	5.706.925	1.772.887	1.177.112	3.147.618	32.032.305	Total

*) Aset lain-lain terdiri dari tagihan trade finance, tagihan transaksi ATM Prima dan uang jaminan

*) Other asset consist of trade finance billing, ATM Prima billing transaction and refundable deposits

Tabel di bawah ini menunjukkan eksposur maksimum risiko kredit bank untuk komitmen dan kontinjensi tanpa meperhitungkan agunan atau pendukung kredit lainnya:

The tables below show the bank's maximum credit risk exposure for commitment and contingencies without taking into account any collateral held or other credit enhancements:

	31 Desember/December 31, 2025						
	Kantor pusat/ Head office	Jawa	Sumatera	Kalimantan	Lain-lain/ Others	Total	
Fasilitas kredit yang belum digunakan	2.050.100	1.035.657	462.504	14.873	293.539	3.856.673	Unused loans facilities
Garansi yang diterbitkan	791.379	2.274	440.621	-	14.800	1.249.074	Guarantees issued
Irrevocable letters of credit	176.454	-	-	-	-	176.454	Irrevocable letters of credit
Jumlah	3.017.933	1.037.931	903.125	14.873	308.339	5.282.201	Total

	31 Desember/December 31, 2024						
	Kantor pusat/ Head office	Jawa	Sumatera	Kalimantan	Lain-lain/ Others	Total	
Fasilitas kredit yang belum digunakan	2.335.953	1.289.420	830.634	206.606	306.191	4.968.804	Unused loans facilities
Garansi yang diterbitkan	706.785	3.594	156.761	-	19.350	886.490	Guarantees issued
Irrevocable letters of credit	5.396	-	-	-	-	5.396	Irrevocable letters of credit
Jumlah	3.048.134	1.293.014	987.395	206.606	325.541	5.860.690	Total

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38. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

- (ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit berdasarkan: (lanjutan)

b. Jenis *counterparty*

Tabel berikut menggambarkan rincian eksposur kredit Bank pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya) yang dikategorikan berdasarkan jenis *counterparty* pada tanggal 31 Desember 2025 dan 2024:

38. RISK MANAGEMENT (continued)

a. Credit risk (continued)

- (ii) Concentration of risks of financial assets with credit risk exposure as categorised by: (continued)

b. Counterparty type

The following tables provide details of the Bank credit exposures at their carrying amounts (without taking into account any collateral held or other credit enhancements) as categorised by counterparty type as of December 31, 2025 and 2024:

	31 Desember/December 31, 2025						
	Pemerintah RI (termasuk Bank Indonesia)/ Government of Republic of Indonesia (including Bank Indonesia)	Bank/ Banks	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other companies	Perseorangan/ Individuals	Total	
Nilai wajar melalui laporan laba rugi							Fair value through profit or loss
Tagihan derivatif	-	2.427	-	-	-	2.427	Derivative receivables
Nilai wajar melalui penghasilan komprehensif lain							Fair value through other comprehensive income
Efek-efek	4.990.123	-	-	-	-	4.990.123	Marketable securities
Diukur pada biaya perolehan diamortisasi							Measured at amortized cost
Efek-efek - neto	3.067.214	-	-	13.444	-	3.080.658	Marketable securities - net
Giro pada Bank Indonesia	1.222.936	-	-	-	-	1.222.936	Current accounts with Bank Indonesia
Giro pada bank lain - neto	-	330.449	-	-	-	330.449	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain - neto	283.506	383.524	-	-	-	667.030	Placements with Bank Indonesia and other banks
Tagihan akseptasi - neto	-	-	-	3.169	-	3.169	Acceptance receivables - net
Kredit yang diberikan - neto	1.480	-	4.396.693	20.499.457	1.240.952	26.138.582	Loans - net
Pendapatan bunga yang masih harus diterima	2	-	7.425	143.918	4.044	155.389	Interest receivables
Aset lain-lain - neto*	4.791	15.947	-	-	-	20.738	Other assets - net*
Jumlah	9.570.052	732.347	4.404.118	20.659.988	1.244.996	36.611.501	Total

*) Aset lain-lain terdiri dari tagihan *trade finance*, tagihan transaksi ATM Prima dan uang jaminan

*) Other asset consist of trade finance billing, ATM Prima billing transaction and refundable deposits

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38. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

- (ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit berdasarkan: (lanjutan)

b. Jenis *counterparty* (lanjutan)

Tabel berikut menggambarkan rincian eksposur kredit Bank pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya) yang dikategorikan berdasarkan jenis *counterparty* pada tanggal 31 Desember 2025 dan 2024: (lanjutan)

31 Desember/December 31, 2024							
	Pemerintah RI (termasuk Bank Indonesia)/ Government of Republic of Indonesia (including Bank Indonesia)	Bank/ Banks	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other companies	Perseorangan/ Individuals	Total	
Nilai wajar melalui laporan laba rugi							Fair value through profit or loss
Tagihan derivatif	-	4.316	-	-	-	4.316	Derivative receivables
Nilai wajar melalui penghasilan komprehensif lain							Fair value through other comprehensive income
Efek-efek	5.672.825	-	-	-	-	5.672.825	Marketable securities
Diukur pada biaya perolehan diamortisasi							Measured at amortized cost
Efek-efek - neto	843.629	199.907	-	99.155	-	1.142.691	Marketable securities - net
Giro pada Bank Indonesia	1.490.587	-	-	-	-	1.490.587	Current accounts with Bank Indonesia
Giro pada bank lain - neto	-	165.457	-	-	-	165.457	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain - neto	-	338.006	-	-	-	338.006	Placements with Bank Indonesia and other banks
Tagihan akseptasi Kredit yang diberikan - neto	-	-	-	12.260	-	12.260	Acceptance receivables
Pendapatan bunga yang masih harus diterima	1.251	-	3.804.479	17.793.327	1.413.822	23.012.879	Loans - net
Aset lain-lain*	2	-	9.058	145.000	4.770	158.830	Interest receivables
	5.005	29.449	-	-	-	34.454	Other assets*
Jumlah	8.013.299	737.135	3.813.537	18.049.742	1.517.747	32.032.305	Total

*) Aset lain-lain terdiri dari tagihan *trade finance*, tagihan transaksi ATM Prima dan uang jaminan

*) Other asset consist of trade finance billing, ATM Prima billing transaction and refundable deposits

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38. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

- (ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit berdasarkan: (lanjutan)

b. Jenis *counterparty* (lanjutan)

Tabel di bawah ini menunjukkan eksposur maksimum risiko kredit bank untuk komitmen dan kontinjensi tanpa memperhitungkan agunan atau pendukung kredit lainnya:

31 Desember/December 31, 2025							
	Pemerintah RI (termasuk Bank Indonesia)/ Government of Republic of Indonesia (including Bank Indonesia)	Bank/ Banks	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other companies	Perseorangan/ Individuals	Total	
Fasilitas kredit yang belum digunakan	516	-	247.297	3.608.860	-	3.856.673	Unused loans facilities
Garansi yang diterbitkan	-	-	-	1.249.074	-	1.249.074	Guarantees issued
Irrevocable letters of credit	-	-	-	176.454	-	176.454	Irrevocable letters of credit
Jumlah	516	-	247.297	5.034.388	-	5.282.201	Total
31 Desember/December 31, 2024							
	Pemerintah RI (termasuk Bank Indonesia)/ Government of Republic of Indonesia (including Bank Indonesia)	Bank/ Banks	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other companies	Perseorangan/ Individuals	Total	
Fasilitas kredit yang belum digunakan	746	-	321.301	4.646.757	-	4.968.804	Unused loans facilities
Garansi yang diterbitkan	-	-	-	886.490	-	886.490	Guarantees issued
Irrevocable letters of credit	-	-	-	5.396	-	5.396	Irrevocable letters of credit
Jumlah	746	-	321.301	5.538.643	-	5.860.690	Total

- (iii) Evaluasi cadangan kerugian penurunan nilai

Pada tanggal 31 Desember 2025 dan 2024, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek-efek yang dibeli dengan janji dijual kembali, tagihan derivatif, tagihan akseptasi, dan aset lain-lain berupa uang jaminan dan tagihan transaksi ATM Prima tidak memiliki bukti objektif atas penurunan nilai secara individual dan kolektif.

a. Credit risk (continued)

- (ii) Concentration of risks of financial assets with credit risk exposure as categorised by: (continued)

b. Counterparty type (continued)

The tables below show the bank's maximum credit risk exposure for commitment and contingencies without taking into account any collateral held or other credit enhancements:

- (iii) Assessment of allowance for impairment losses

As of December 31, 2025 and 2024, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, securities purchased under resale agreements, derivative receivables, acceptance receivables and other assets in form of refundable deposits and ATM Prima billing transaction have no objective evidence of impairment individually as well as collectively.

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38. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(iii) Evaluasi cadangan kerugian penurunan nilai (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, penurunan nilai secara individu dan kolektif terhadap kredit yang diberikan sebagai berikut: (lanjutan)

31 Desember/December 31, 2025

	Individual/ Individual	Kolektif/ Collective	Total
Modal kerja	627.424	12.553.402	13.180.826
Investasi	565.468	11.405.665	11.971.133
Konsumen	43.863	1.209.533	1.253.396
Karyawan	-	1.832	1.832
Jumlah	1.236.755	25.170.432	26.407.187
Cadangan kerugian penurunan nilai	(210.436)	(58.169)	(268.605)
Neto	1.026.319	25.112.263	26.138.582

Working capital
Investment
Consumer
Employees

Total

Allowance for
impairment losses

Net

31 Desember/December 31, 2024

	Individual/ Individual	Kolektif/ Collective	Total
Modal kerja	764.945	9.816.274	10.581.219
Investasi	234.468	11.217.822	11.452.290
Konsumen	14.255	1.413.679	1.427.934
Karyawan	-	2.358	2.358
Jumlah	1.013.668	22.450.133	23.463.801
Cadangan kerugian penurunan nilai	(406.367)	(44.555)	(450.922)
Neto	607.301	22.405.578	23.012.879

Working capital
Investment
Consumer
Employees

Total

Allowance for
impairment losses

Net

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38. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(iv) Tabel di bawah menunjukkan kualitas kredit per jenis aset keuangan (diluar cadangan kerugian penurunan nilai):

31 Desember/December 31, 2025

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>		Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past-due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Total
	Tingkat tinggi/ <i>High grade</i>	Tingkat standar/ <i>Standard grade</i>			
Nilai wajar melalui laporan laba rugi	2.427	-	-	-	2.427
Tagihan derivatif					
Nilai wajar melalui penghasilan komprehensif lain	4.990.123	-	-	-	4.990.123
Efek-efek					
Diukur pada biaya perolehan diamortisasi	3.080.660	-	-	-	3.080.660
Efek-efek					
Giro pada Bank Indonesia	1.222.936	-	-	-	1.222.936
Giro pada bank lain	330.685	-	-	-	330.685
Penempatan pada Bank Indonesia dan bank lain	667.032	-	-	-	667.032
Tagihan akseptasi	3.172	-	-	-	3.172
Kredit yang diberikan	25.240.690	106.994	717.727	341.776	26.407.187
Pendapatan bunga yang masih akan diterima	147.940	2.086	-	5.363	155.389
Aset lain-lain*	36.739	-	-	-	36.739
Jumlah	31.429.561	4.401.923	717.727	347.139	36.896.350
Cadangan kerugian penurunan nilai	(49.251)	(177)	(128.134)	(91.043)	(268.605)
Neto	35.673.153	108.903	589.593	256.096	36.627.745

*) Aset lain-lain terdiri dari tagihan *trade finance*, tagihan transaksi ATM Prima dan uang jaminan

38. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(iv) The tables below show credit quality per class of financial assets (gross of allowance for impairment losses):

Fair value through profit or loss
Derivative receivables

Fair value through other comprehensive income
Marketable securities

Measured at amortized cost
Marketable securities
Current accounts with Bank Indonesia
Current accounts with other banks
Placements with Bank Indonesia and other banks
Acceptance receivables
Loans

Interest receivables
*Other assets**

Total

Allowance for impairment losses

Net

31 Desember/December 31, 2024

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>		Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past-due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Total
	Tingkat tinggi/ <i>High grade</i>	Tingkat standar/ <i>Standard grade</i>			
Nilai wajar melalui laporan laba rugi	4.316	-	-	-	4.316
Tagihan derivatif					
Nilai wajar melalui penghasilan komprehensif lain	5.672.825	-	-	-	5.672.825
Efek-efek					
Diukur pada biaya perolehan diamortisasi	1.142.795	-	-	-	1.142.795
Efek-efek					
Giro pada Bank Indonesia	1.490.587	-	-	-	1.490.587
Giro pada bank lain - gross	165.626	-	-	-	165.626
Penempatan pada Bank Indonesia dan bank lain - gross	338.007	-	-	-	338.007
Tagihan akseptasi	12.262	-	-	-	12.262
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali					
Kredit yang diberikan	21.986.063	307.543	84.362	1.085.833	23.463.801
Pendapatan bunga yang masih akan diterima	149.917	2.142	6.771	-	158.830
Aset lain-lain*	34.454	-	-	-	34.454
Jumlah	30.996.852	309.685	91.133	1.085.833	32.483.503
Cadangan kerugian penurunan nilai	(24.284)	(318)	(5.104)	(421.492)	(451.198)
Neto	30.972.568	309.367	86.029	664.341	32.032.305

*) Aset lain-lain terdiri dari tagihan *trade finance*, tagihan transaksi ATM Prima dan uang jaminan

*) Other asset consist of *trade finance* billing, ATM Prima billing transaction and refundable deposits

Fair value through profit or loss
Derivative receivables

Fair value through other comprehensive income
Marketable securities

Measured at amortized cost
Marketable securities
Current accounts with Bank Indonesia
Current accounts with other banks - gross
Placements with Bank Indonesia and other banks - gross
Acceptance receivables
Receivables on securities purchased under agreements to resale
Loans

Interest receivables
*Other assets**

Total

Allowance for impairment losses

Net

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38. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

- (v) Tabel di bawah menunjukkan kualitas kredit per jenis aset keuangan (diluar cadangan kerugian penurunan nilai): (lanjutan)

Kualitas kredit didefinisikan sebagai berikut:

Tingkat tinggi

Ini berkaitan dengan rekening debitur pada dimana kemampuan membayar pokok dan bunga debitur sangat kuat.

Tingkat standar

Ini berkaitan dengan rekening debitur dengan potensi melemah. Debitur dianggap memiliki tingkat spekulasi yang tinggi dalam hal kapasitasnya untuk membayar bunga dan pokok sesuai dengan ketentuan kredit yang ada.

- (vi) Analisis umur pinjaman yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2025 dan 2024, sebagai berikut:

31 Desember/December 31, 2025					
	1 sampai 30 hari/ 1 to 30 days	31 sampai 60 hari/ 31 to 60 days	61 sampai 90 hari/ 61 to 90 days	Total	
Modal kerja	488.917	7.422	3.000	499.339	Working capital
Investasi	165.787	14.350	5.219	185.356	Investment
Konsumen	8.617	13.404	11.011	33.032	Consumer
Jumlah	663.321	35.176	19.230	717.727	Total
Cadangan kerugian penurunan nilai	(122.185)	(3.510)	(2.439)	(128.134)	Allowance for impairment losses
Neto	541.136	31.666	16.791	589.593	Net

31 Desember/December 31, 2024					
	1 sampai 30 hari/ 1 to 30 days	31 sampai 60 hari/ 31 to 60 days	61 sampai 90 hari/ 61 to 90 days	Total	
Modal kerja	22.968	1.095	1.739	25.802	Working capital
Investasi	19.689	-	288	19.977	Investment
Konsumen	20.406	11.476	6.701	38.583	Consumer
Jumlah	63.063	12.571	8.728	84.362	Total
Cadangan kerugian penurunan nilai	(2.415)	(1.419)	(1.270)	(5.104)	Allowance for impairment losses
Neto	60.648	11.152	7.458	79.258	Net

38. RISK MANAGEMENT (continued)

a. Credit risk (continued)

- (v) The tables below show credit quality per class of financial assets (gross of allowance for impairment losses): (continued)

The credit quality are defined as follows:

High grade

This pertains to those accounts where the debtors ability to pay the principal and interest is very strong.

Standard grade

This pertains to those accounts that display potential weakness. The debtors are considered highly speculative in terms of capacity to pay interest and repay principal in accordance with the credit terms.

- (vi) The aging analysis of past due but not impaired loans as of December 31, 2025 and 2024, are as follows:

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38. MANAJEMEN RISIKO (lanjutan)

b. Manajemen risiko pasar

Risiko ini disebabkan oleh pergerakan variabel pasar yang dapat merugikan portofolio yang dimiliki Bank yaitu suku bunga dan nilai tukar. Ruang lingkup manajemen risiko pasar antara lain meliputi aktivitas fungsional kegiatan treasuri dan investasi dalam bentuk efek-efek, penyediaan dana dan kegiatan pendanaan. *Asset and Liability Committee* ("ALCO") merupakan komite yang membantu Direksi dalam mengatasi dan mengelola risiko pasar.

Bank juga menetapkan kebijakan limit terhadap aktivitas treasuri untuk menghindari terjadinya konsentrasi portofolio pada suatu instrumen ataupun *counterparty* tertentu, sehingga terjadi diversifikasi pengelolaan aset dan liabilitas.

i. Risiko tingkat suku bunga

Tabel di bawah ini mengikhtisarkan eksposur Bank terhadap risiko tingkat suku bunga atas instrumen keuangan pada tanggal 31 Desember 2025 dan 2024:

31 Desember/December 31, 2025						
	Suku bunga mengambang/ Variable interest rate		Suku bunga tetap/ Fixed interest rate	Tidak dikenakan bunga/ Non-interest bearing	Total	
	Tidak lebih dari 3 bulan/ Up to 3 months	Lebih dari 3 bulan/ More than 3 months				
Aset keuangan						Financial assets
Kas	-	-	-	147.547	147.547	Cash
Giro pada Bank Indonesia	1.222.936	-	-	-	1.222.936	Current accounts with Bank Indonesia
Giro pada bank lain - neto	330.449	-	-	-	330.449	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan Bank lain - neto	-	-	667.030	-	667.030	Placements with Bank Indonesia and other banks - net
Tagihan derivatif	2.427	-	-	-	2.427	Derivative receivables
Tagihan akseptasi - neto	-	-	-	3.169	3.169	Acceptance receivables - net
Efek-efek - neto	-	8.070.781	-	-	8.070.781	Marketable securities - net
Kredit yang diberikan - neto	8.368.076	16.539.175	1.231.331	-	26.138.582	Loans - net
Pendapatan bunga yang masih akan diterima	11.364	140.012	4.013	-	155.389	Interest receivables
Aset lain-lain - neto*	4.791	-	-	15.947	20.738	Other assets - net*
Jumlah aset keuangan	9.940.043	24.749.968	1.902.374	166.663	36.759.048	Total financial assets

*) Aset lain-lain terdiri dari tagihan *trade finance*, tagihan transaksi ATM Prima dan uang jaminan

b. Market risk management

Market risk is caused by the movements in market variables which are interest and exchange rate which can cause losses on the Bank portfolio. The scope of this risk includes treasury activities and investment in securities or funding. *Asset and Liability Committee* ("ALCO") is the committee which will help the Directors in monitoring and managing market risk.

The Bank also implement limit policy in treasury activities to avoid portfolio concentrated in one instrument or specific *counterparty* to achieve diversification in assets and liabilities.

i. Interest rate risk

The tables below summarise the Bank exposure to interest rate risk on financial instrument as of December 31, 2025 and 2024:

*) Other asset consist of trade finance billing, ATM Prima billing transaction and refundable deposits

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38. MANAJEMEN RISIKO (lanjutan)

b. Manajemen risiko pasar (lanjutan)

i. Risiko tingkat suku bunga (lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur Bank terhadap risiko tingkat suku bunga atas instrumen keuangan pada tanggal 31 Desember 2025 dan 2024: (lanjutan)

31 Desember/December 31, 2025						
Suku bunga mengambang/ Variable interest rate						
Tidak lebih dari 3 bulan/ Up to 3 months	Lebih dari 3 bulan/ More than 3 months	Suku bunga tetap/ Fixed interest rate	Tidak dikenakan bunga/ Non-interest bearing	Total		
Liabilitas segera	-	-	-	23.453	23.453	Obligation due immediately
Liabilitas derivatif	1.321	-	-	-	1.321	Derivative payables
Liabilitas Akseptasi	3.172	-	-	-	3.172	Acceptance payables
Pinjaman yang diterima	-	16.695	-	-	16.695	Fund Borrowing
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	169.393	-	-	-	169.393	Liabilities on securities sold under repurchase agreements
Simpanan dari nasabah Giro	5.070.630	-	-	-	5.070.630	Deposits from customers
Tabungan	1.868.753	-	-	-	1.868.753	Current accounts
Deposito berjangka	-	-	21.726.629	-	21.726.629	Saving accounts
Simpanan dari bank lain	1.693.642	-	-	-	1.693.642	Time deposits
Bunga yang masih harus dibayar	59.973	-	-	-	59.973	Deposits from other banks
Liabilitas lain-lain**	2.237	-	-	-	2.237	Interest payables
Jumlah liabilitas keuangan	8.869.121	16.695	21.726.629	23.453	30.635.898	Other liabilities**
Gap repricing suku bunga-kotor	1.070.922	24.733.273	(19.824.255)	143.210	6.123.150	Gross interest repricing gap

31 Desember/December 31, 2024						
	Suku bunga mengambang/ Variable interest rate					
	Tidak lebih dari 3 bulan/ Up to 3 months	Lebih dari 3 bulan/ More than 3 months	Suku bunga tetap/ Fixed interest rate	Tidak dikenakan bunga/ Non-interest bearing	Total	
Aset keuangan					Financial assets	
Kas	-	-	-	169.338	169.338	Cash
Giro pada Bank Indonesia	1.490.587	-	-	-	1.490.587	Current accounts with Bank Indonesia
Giro pada bank lain - neto	165.457	-	-	-	165.457	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan Bank lain - neto	-	-	338.006	-	338.006	Placements with Bank Indonesia and other banks - net
Tagihan derivatif	4.316	-	-	-	4.316	Derivative receivables
Tagihan akseptasi - neto	-	-	-	12.260	12.260	Acceptance receivables - net
Efek-efek - neto	-	6.815.516	-	-	6.815.516	Marketable securities - net
Kredit yang diberikan - neto	6.279.268	15.334.846	1.398.765	-	23.012.879	Loans - net
Pendapatan bunga yang masih akan diterima	13.439	140.672	4.719	-	158.830	Interest receivables
Aset lain-lain*	5.005	-	-	29.449	34.454	Other assets*
Jumlah aset keuangan	7.958.072	22.291.034	1.741.490	211.047	32.201.643	Total financial assets

*) Aset lain-lain terdiri dari tagihan trade finance, tagihan transaksi ATM Prima dan uang jaminan
**) Liabilitas lain-lain terdiri dari setoran jaminan dan liabilitas kepada notaris

*) Other asset consist of trade finance billing, ATM Prima billing transaction and refundable deposits
**) Other liabilities consist of security deposits and liability to notary

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38. MANAJEMEN RISIKO (lanjutan)

- b. Manajemen risiko pasar (lanjutan)
i. Risiko tingkat suku bunga (lanjutan)

38. RISK MANAGEMENT (continued)

- b. Market risk management (continued)
i. Interest rate risk (continued)

31 Desember/December 31, 2024

	Suku bunga mengambang/ Variable interest rate		Suku bunga tetap/ Fixed interest rate	Tidak dikenakan bunga/ Non-interest bearing	Total	
	Tidak lebih dari 3 bulan/ Up to 3 months	Lebih dari 3 bulan/ More than 3 months				
Liabilitas segera	-	-	-	14.928	14.928	Obligation due immediately
Liabilitas derivatif	20.350	-	-	-	20.350	Derivative payables
Liabilitas Akseptasi	12.262	-	-	-	12.262	Acceptance payables
Pinjaman yang diterima	-	482.850	-	-	482.850	Fund Borrowing
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	1.552.058	-	-	-	1.552.058	Liabilities on securities sold under repurchase agreements
Simpanan dari nasabah						Deposits from customers
Giro	4.009.871	-	-	-	4.009.871	Current accounts
Tabungan	1.164.249	-	-	-	1.164.249	Saving accounts
Deposito berjangka	-	-	18.183.353	-	18.183.353	Time deposits
Simpanan dari bank lain	844.674	-	-	-	844.674	Deposits from other banks
Bunga yang masih harus dibayar	75.580	-	-	-	75.580	Interest payables
Liabilitas lain-lain**	11.243	-	-	-	11.243	Other liabilities**
Jumlah liabilitas keuangan	7.690.287	482.850	18.183.353	14.928	26.371.418	Total financial liabilities
Gap repricing suku bunga-kotor	267.785	21.808.184	(16.441.863)	196.119	5.830.225	Gross interest repricing gap

**) Liabilitas lain-lain terdiri dari setoran jaminan dan liabilitas kepada notaris

**) Other liabilities consist of security deposits and liability to notary

Analisis sensitivitas untuk beberapa faktor pasar menunjukkan bagaimana laba atau rugi dapat dipengaruhi oleh perubahan dari beberapa faktor risiko sesuai dengan tabel di bawah ini. Secara umum, sensitivitas diestimasi dengan membandingkan suatu nilai awal ke nilai tertentu setelah perubahan tertentu dari faktor pasar, dengan mengasumsikan seluruh variabel lainnya tetap. Total sensitivitas atas laporan laba rugi didasarkan pada asumsi bahwa terdapat perubahan paralel dalam kurva penghasilan.

Tabel di bawah ini menunjukkan sensitivitas dari laporan laba rugi Bank terhadap kemungkinan perubahan suku bunga untuk aset dan liabilitas keuangan untuk tahun yang berakhir 31 Desember 2025 dan 2024:

Sensitivity analysis for several market factors showing how profit or loss could be affected by changes in the relevant risk factor are in the following tables below. In general, sensitivity is estimated by comparing an initial value to the value derived after a specified change in the market factor, assuming all other variables are constant. The total sensitivity of statement of profit or loss is based on the assumption that there are parallel shifts in the yield curve.

The tables below demonstrates the sensitivity of the Bank's statement of profit or loss to reasonably possible changes in interest rates for financial assets and liabilities for the years ended December 31, 2025 and 2024:

31 Desember/December 31, 2025

	Perubahan basis poin/ Change in basis point	Dampak ke laporan laba rugi/ Impact to the statement of profit or loss	
Rupiah	+100	(27.886)	Rupiah
	-100	27.886	
Mata uang asing	+100	8.956	Foreign currencies
	-100	(8.956)	

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38. MANAJEMEN RISIKO (lanjutan)

b. Manajemen risiko pasar (lanjutan)

i. Risiko tingkat suku bunga (lanjutan)

Tabel di bawah ini menunjukkan sensitivitas dari laporan laba rugi Bank terhadap kemungkinan perubahan suku bunga untuk aset dan liabilitas keuangan untuk tahun yang berakhir 31 Desember 2025 dan 2024: (lanjutan)

31 Desember/December 31, 2024

	Perubahan basis poin/ Change in basis point	Dampak ke laporan laba rugi/ Impact to the statement of profit or loss	
Rupiah	+100	(12.207)	Rupiah
	-100	12.207	
Mata uang asing	+100	7.256	Foreign currencies
	-100	(7.256)	

ii. Risiko mata uang

Risiko mata uang adalah kemungkinan kerugian pendapatan yang timbul dari perubahan kurs valuta asing. Bank mengelola paparan terhadap pengaruh fluktuasi nilai tukar mata uang asing dengan mempertahankan risiko mata uang asing dalam pedoman peraturan yang ada (yakni menjaga Posisi Devisa Neto sesuai dengan peraturan Bank Indonesia).

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	Perubahan persentase nilai tukar mata uang asing/ Percentage change in foreign currency rate	Pengaruh ke laporan laba rugi/ Impact to the statement of profit or loss	
Mata uang asing	+10%	1.189	Foreign currencies
	-10%	(1.189)	

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	Perubahan persentase nilai tukar mata uang asing/ Percentage change in foreign currency rate	Pengaruh ke laporan laba rugi/ Impact to the statement of profit or loss	
Mata uang asing	+10%	409	Foreign currencies
	-10%	(409)	

38. RISK MANAGEMENT (continued)

b. Market risk management (continued)

i. Interest rate risk (continued)

The tables below demonstrates the sensitivity of the Bank's statement of profit or loss to reasonably possible changes in interest rates for financial assets and liabilities for the years ended December 31, 2025 and 2024: (continued)

ii. Foreign currency risk

Foreign currency risk is the probability of loss to earnings arising from changes in foreign exchange rates. The Bank manage exposure to effects of fluctuations in foreign currency exchange rates by maintaining foreign currency exposure within the existing regulatory guidelines (maintaining the Net Open Position based on Bank Indonesia regulations).

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38. MANAJEMEN RISIKO (lanjutan)

b. Manajemen risiko pasar (lanjutan)

ii. Risiko mata uang (lanjutan)

Sensitivitas atas laporan laba rugi merupakan dampak yang diestimasi atas perubahan yang diasumsikan atas perubahan nilai tukar berdasarkan aset dan liabilitas keuangan yang dalam mata uang asing.

c. Risiko likuiditas

Risiko likuiditas merupakan risiko yang timbul dari kemungkinan kerugian disebabkan oleh ketidakmampuan Bank memenuhi liabilitas yang telah jatuh waktu. Pengelolaan risiko likuiditas dilakukan melalui suatu strategi likuiditas antara lain mencakup penetapan *pricing* dan *gapping* terhadap sumber dana dan kredit, analisis kecukupan modal serta investasi dalam portofolio dan efek-efek. Bank akan senantiasa memelihara kemampuan likuiditasnya untuk melakukan akses pasar uang dengan memelihara hubungan dengan bank-bank koresponden.

Tabel jatuh tempo berikut menyajikan informasi mengenai perkiraan sisa jatuh tempo dari aset dan liabilitas keuangan pada tanggal 31 Desember 2025 dan 2024:

31 Desember/December 31, 2025									
	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan s.d. 3 bulan/ > 1 month up to 3 months	> 3 bulan s.d. 6 bulan/ > 3 months up to 6 months	> 6 bulan s.d. 12 bulan/ > 6 months up to 12 months	> 1 tahun s.d. 5 tahun/ > 1 year up to 5 years	> 5 tahun/ > 5 years	Nilai tercatat/ Carrying value		
Aset								Assets	
Kas	147.547	-	-	-	-	-	147.547	Cash	
Giro pada Bank Indonesia	1.222.936	-	-	-	-	-	1.222.936	Current accounts with Bank Indonesia	
Giro pada bank lain	330.685	-	-	-	-	-	330.685	Current accounts with other banks	
Penempatan pada bank lain	667.032	-	-	-	-	-	667.032	Placements with Bank Indonesia and other banks	
Tagihan derivatif	2.427	-	-	-	-	-	2.427	Derivative receivables	
Tagihan akseptasi	547	-	1.531	1.094	-	-	3.172		
Efek-efek	13.446	-	98.027	4.892.095	2.458.766	608.449	8.070.783	Marketable securities	
Kredit yang diberikan	586.379	1.498.644	1.642.765	5.036.635	9.533.536	8.109.228	26.407.187	Loans	
Pendapatan bunga yang masih akan diterima	611	1.912	2.865	5.879	36.371	107.751	155.389	Interest receivables	
Aset lain-lain*	4.792	-	31.947	-	-	-	36.739	Other assets*	
Jumlah	2.976.402	1.500.556	1.777.135	9.935.703	12.028.673	8.825.428	37.043.897	Total	
Liabilitas								Liabilities	
Liabilitas segera	23.453	-	-	-	-	-	23.453	Obligation due immediately	
Liabilitas derivatif	1.321	-	-	-	-	-	1.321	Derivative payable	
Liabilitas akseptasi	547	-	1.531	1.094	-	-	3.172	Acceptance receivables	
Pinjaman yang diterima	-	16.695	-	-	-	-	16.695	Fund borrowing	
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	169.393	-	-	-	-	-	169.393	Liabilities on securities under repurchase agreements	
Simpanan dari nasabah	18.163.050	8.191.001	2.058.663	253.298	-	-	28.666.012	Deposits from customers	
Simpanan dari bank lain	1.693.642	-	-	-	-	-	1.693.642	Deposits from other banks	
Bunga yang masih harus dibayar	59.973	-	-	-	-	-	59.973	Interest payables	
Liabilitas lain-lain**	2.237	-	-	-	-	-	2.237	Other liabilities**	
Jumlah	20.113.616	8.207.696	2.060.194	254.392	-	-	30.635.898	Total	
Aset/(liabilitas) - neto	(17.137.214)	(6.707.140)	(283.059)	9.681.311	12.028.673	8.825.428	6.407.999	Assets/(liabilities) - net	

*) Aset lain-lain terdiri dari tagihan trade finance, tagihan transaksi ATM Prima dan uang jaminan

**) Liabilitas lain-lain terdiri dari setoran jaminan dan liabilitas kepada notaris

38. RISK MANAGEMENT (continued)

b. Market risk management (continued)

ii. Foreign currency risk

The sensitivity of the statement of profit or loss is the estimated effect of the assumed change in foreign exchange rates on income based on foreign currency denominated assets and liabilities.

c. Liquidity risk

Liquidity risk arises from possible losses due to the inability of Bank to fulfill their obligation as it falls due. Liquidity risk is being managed through application of liquidity strategies such as the decision of pricing and gapping of fund resources and loans, analysis of sufficient capital and investments in portfolio and securities. The Bank maintains their liquidity to access financial market through their relationships with the other correspondent banks.

The following maturity tables provide information about the expected maturities of financial assets and liabilities as of December 31, 2025 and 2024:

*) Other asset consist of trade finance billing, ATM Prima billing transaction and refundable deposits

**) Other liabilities consist of security deposits and liability to notary

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38. MANAJEMEN RISIKO (lanjutan)

c. Risiko likuiditas (lanjutan)

Tabel jatuh tempo berikut menyajikan informasi mengenai perkiraan sisa jatuh tempo dari aset dan liabilitas keuangan pada tanggal 31 Desember 2025 dan 2024: (lanjutan)

31 Desember/December 31, 2024									
	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan s.d. 3 bulan/ > 1 month up to 3 months	> 3 bulan s.d. 6 bulan/ > 3 months up to 6 months	> 6 bulan s.d. 12 bulan/ > 6 months up to 12 months	> 1 tahun s.d. 5 tahun/ > 1 year up to 5 years	> 5 tahun/ > 5 years	Nilai tercatat/ Carrying value		
Aset								Assets	
Kas	169.338	-	-	-	-	-	169.338	Cash	
Giro pada Bank Indonesia	1.490.587	-	-	-	-	-	1.490.587	Current accounts with Bank Indonesia	
Giro pada bank lain	165.626	-	-	-	-	-	165.626	Current accounts with other banks	
Penempatan pada Bank Indonesia dan bank lain	338.007	-	-	-	-	-	338.007	Placements with Bank Indonesia and other banks	
Tagihan derivatif	4.316	-	-	-	-	-	4.316	Derivative receivables	
Tagihan akseptasi	-	12.262	-	-	-	-	12.262		
Efek-efek	2.520.902	128.887	-	-	4.165.831	-	6.815.620	Marketable securities	
Kredit yang diberikan	1.082.750	930.490	1.510.730	3.533.127	8.249.456	8.157.248	23.463.801	Loans	
Pendapatan bunga yang masih akan diterima	8.438	1.595	2.286	5.112	38.981	102.418	158.830	Interest receivables	
Aset lain-lain*	5.005	29.449	-	-	-	-	34.454	Other assets*	
Jumlah	5.784.969	1.102.683	1.513.016	3.538.239	12.454.268	8.259.666	32.652.841	Total	
Liabilitas								Liabilities	
Liabilitas segera	14.928	-	-	-	-	-	14.928	Obligation due immediately	
Liabilitas derivatif	20.350	-	-	-	-	-	20.350	Derivative payable	
Liabilitas akseptasi	-	12.262	-	-	-	-	12.262	Acceptance receivables	
Pinjaman yang diterima	-	482.850	-	-	-	-	482.850	Fund borrowing	
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	1.552.058	-	-	-	-	-	1.552.058	Liabilities on securities under repurchase agreements	
Simpanan dari nasabah	14.995.005	5.086.344	2.779.842	496.282	-	-	23.357.473	Deposits from customers	
Simpanan dari bank lain	844.674	-	-	-	-	-	844.674	Deposits from other banks	
Bunga yang masih harus dibayar	75.580	-	-	-	-	-	75.580	Interest payables	
Liabilitas lain-lain**	11.243	-	-	-	-	-	11.243	Other liabilities**	
Jumlah	17.513.838	5.581.456	2.779.842	496.282	-	-	26.356.490	Total	
Aset/(liabilitas) - neto	(11.728.869)	(4.478.773)	(1.266.826)	3.041.957	12.454.268	8.259.666	6.281.423	Assets/(liabilities) - net	

Tabel di bawah ini menunjukkan sisa jatuh tempo kontraktual dari liabilitas keuangan berdasarkan pada *undiscounted cash flows* pada tanggal 31 Desember 2025 dan 2024:

The table below shows the remaining contractual maturities of financial liabilities based on *undiscounted cash flows* as of December 31, 2025 and 2024:

31 Desember/December 31, 2025								
	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan s.d. 3 bulan/ > 1 month up to 3 months	> 3 bulan s.d. 6 bulan/ > 3 months up to 6 months	> 6 bulan s.d. 12 bulan/ > 6 months up to 12 months	> 1 tahun/ > 1 year	Jumlah/ Total		
Liabilitas keuangan							Financial liabilities	
Liabilitas segera	23.453	-	-	-	-	23.453	Obligation due immediately	
Liabilitas derivatif	1.321	-	-	-	-	1.321	Derivative payables	
Liabilitas akseptasi	547	-	1.531	1.093	-	3.171	Acceptance payables	
Pinjaman yang diterima	-	-	-	17.901	-	17.901	Fund borrowing	
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	169.654	-	-	-	-	169.654	Liabilities on securities sold under repurchase agreements	
Simpanan dari nasabah	22.154.458	5.042.932	1.538.893	131.257	-	28.867.540	Deposits from customers	
Simpanan dari bank lain	1.680.719	-	-	-	-	1.680.719	Deposits from other banks	
Liabilitas lain-lain**	2.237	-	-	-	-	2.237	Other liabilities**	
Jumlah	24.032.389	5.042.932	1.540.424	150.251	-	30.765.996	Total	

*) Aset lain-lain terdiri dari tagihan *trade finance*, tagihan transaksi ATM Prima dan uang jaminan
**) Liabilitas lain-lain terdiri dari setoran jaminan dan liabilitas kepada notaris

*) Other asset consist of trade finance billing, ATM Prima billing transaction and refundable deposits
**) Other liabilities consist of security deposits and liability to notar

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38. MANAJEMEN RISIKO (lanjutan)

c. Risiko likuiditas (lanjutan)

Tabel di bawah ini menunjukkan sisa jatuh tempo kontraktual dari liabilitas keuangan berdasarkan pada *undiscounted cash flows* pada tanggal 31 Desember 2025 dan 2024: (lanjutan)

	31 Desember/December 31, 2024					
	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan s.d 3 bulan/ > 1 month up to 3 months	> 3 bulan s.d 6 bulan/ > 3 months up to 6 months	> 6 bulan s.d 12 bulan/ > 6 months up to 12 months	> 1 tahun/ > 1 year	Jumlah/ Total
Liabilitas keuangan						Financial liabilities
Liabilitas segera	14.928	-	-	-	-	Obligation due immediately
Liabilitas derivatif	20.350	-	-	-	-	Derivative payables
Liabilitas akseptasi	-	-	-	12.262	-	Acceptance payables
Pinjaman yang diterima	-	483.486	-	-	-	Fund borrowing
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	1.554.118	-	-	-	-	Liabilities on securities sold under repurchase agreements
Simpanan dari nasabah	18.107.081	3.204.887	1.819.639	326.927	-	Deposits from customers
Simpanan dari bank lain	725.391	121.362	-	-	-	Deposits from other banks
Liabilitas lain-lain**	11.243	-	-	-	-	Other liabilities**
Jumlah	20.433.111	3.809.735	1.819.639	339.189	-	26.401.674
						Total

**) Liabilitas lain-lain terdiri dari setoran jaminan dan liabilitas kepada notaris

**) Other liabilities consist of security deposits and liability to notary

39. PERNYATAAN STANDAR AKUNTANSI KEUANGAN YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF

Standar akuntansi dan interpretasi yang telah disahkan oleh DSAK-IAI, tetapi belum berlaku efektif untuk laporan keuangan tahun berjalan diungkapkan di bawah ini.

Berlaku efektif pada atau setelah tanggal 1 Januari 2026:

- Amandemen PSAK 109 "Instrumen Keuangan" dan PSAK 107 "Instrumen Keuangan Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan" tentang mengklarifikasi ketentuan dalam PSAK 109 terkait penghentian pengakuan liabilitas keuangan, serta mengklarifikasi penilaian karakteristik arus kas untuk aset keuangan dengan fitur *ESG-linked*, aset keuangan dengan fitur *non-recourse*, dan instrumen yang terikat secara kontraktual seperti *tranche*. Amendemen ini juga mengubah ketentuan dalam PSAK 107 terkait persyaratan pengungkapan investasi pada instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan menambah ketentuan terkait instrumen keuangan dengan persyaratan kontraktual yang mengubah waktu atau jumlah arus kas kontraktual.

39. STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE

The standards and interpretations that are issued by the DSAK-IAI, but not yet effective for current year financial statements are disclosed below.

Effective on or after January 1, 2026:

- Amendments of SFAS 109, "Financial Instruments," and SFAS 107, "Financial Instruments: Disclosures about the Classification and Measurement of Financial Instruments" regarding derecognition of financial liabilities, as well as clarify the assessment of cash flow characteristics for financial assets with *ESG-linked* features, financial assets with *non-recourse* features, and contractually bound instruments such as *tranches*. The amendments also revise the statement in SFAS 107 regarding the disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and adding statement related to financial instruments with contractual terms that alter the timing or amount of contractual cash flows.

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**39. PERNYATAAN STANDAR AKUNTANSI
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**Berlaku efektif pada atau setelah tanggal
1 Januari 2027:**

- Amandemen PSAK No. 118: Penyajian dan Pengungkapan dalam Laporan Keuangan. Standar akuntansi baru yang mengatur persyaratan untuk penyajian dan pengungkapan informasi dalam laporan keuangan bertujuan umum untuk membantu memastikan laporan keuangan menyediakan informasi relevan yang merepresentasikan secara tepat aset, liabilitas, ekuitas, penghasilan dan beban. PSAK No. 118 akan menggantikan PSAK No. 201: Penyajian Laporan Keuangan.

Pada saat penerbitan laporan keuangan, Bank masih mempelajari dampak yang mungkin timbul dari penerapan standar akuntansi baru dan revisi tersebut serta pengaruhnya pada laporan keuangan Bank.

**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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Kegiatan usaha Bank senantiasa dihadapkan pada risiko-risiko yang berkaitan erat dengan fungsinya sebagai lembaga intermediasi keuangan. Oleh karena itu, kegiatan operasional Bank dikelola dengan baik agar tidak menimbulkan kerugian bagi Bank.

**39. STATEMENTS OF FINANCIAL ACCOUNTING
STANDARDS ISSUED BUT NOT YET
EFFECTIVE**

Effective on or after January 1, 2027:

- Amendments SFAS No. 118: Presentation and Disclosure in Financial Statements. A new accounting standard that establishes requirements for the presentation and disclosure of information in general-purpose financial statements to help ensure that financial statements provide relevant information that faithfully represents assets, liabilities, equity, income, and expenses. SFAS No. 118 will replace SFAS No. 201: Presentation of Financial Statements.

As at the authorisation date of this financial statements, the Bank is still evaluating the potential impact of these new and revised accounting standards to the financial statements of the Bank.

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS**

The Bank's activities deal with risks associated with its function as financial intermediary institution. Thus, the operations are organised carefully to prevent loss from operations of the Bank.

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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(lanjutan)**

Berdasarkan POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016, tentang Penerapan Manajemen Risiko Bagi Bank Umum, maka Bank menerapkan manajemen risiko sesuai dengan kompleksitasnya. Kebijakan Penerapan Manajemen Risiko mengacu pada ketentuan dan Peraturan Otoritas Jasa Keuangan antara lain Nomor: 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan Nomor: 34/SEOJK.03/2016 tanggal 01 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum (beserta lampiran), Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tertanggal 7 Desember 2016 yang telah dicabut dan digantikan POJK Nomor 17 Tahun 2023 tertanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum dan 13/POJK.03/2021 tentang Penyelenggaraan Produk Bank Umum. Bank memiliki kebijakan internal berupa Kebijakan Umum dan Pedoman-Pedoman Umum Manajemen Risiko yang bertujuan untuk memastikan risiko-risiko yang dihadapi Bank dapat diidentifikasi, diukur, dikendalikan, dan dilaporkan dengan baik.

Berdasarkan POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016, tentang Penerapan Manajemen Risiko Bagi Bank Umum, bank umum konvensional diwajibkan untuk menerapkan delapan (8) jenis risiko dan lima (5) peringkat penetapan penilaian peringkat risiko.

Sebagaimana diamanatkan ketentuan Peraturan Otoritas Jasa Keuangan (POJK) terkait penerapan manajemen risiko, Bank menyusun laporan profil risiko triwulanan secara *self assessment*. Dari hasil *self assessment* profil risiko triwulanan yang disampaikan kepada Otoritas Jasa Keuangan (OJK) posisi Juni 2024, predikat risiko Bank secara keseluruhan berada pada tingkat risiko komposit *low to moderate*.

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

Based on POJK No. 18/POJK.03/2016 dated March 16, 2016, the Bank's application of its risk management policies is implementation based on its complexity. The Risk Management Implementation Policy refers to the provisions and regulations of the Financial Services Authority, No.18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks and Circular Letter of the Financial Services Authority Number: 34/SEOJK.03/2016 dated September 01, 2016 concerning Implementation of Risk Management for Commercial Banks (along with attachments), Financial Services Authority Regulation No.55/POJK.03/2016 dated December 07, 2016 has been revoked and replaced by POJK No. 17, 2023 came into effect on September 14, 2023 concerning Implementation of Governance for Commercial Banks, Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Good Corporate Governance for Commercial Banks and 13/POJK.03/2021 concerning the Operation of Commercial Bank Products. The Bank has internal policies in the form of General Policies and General Guidelines for Risk Management which aim to ensure that the risks faced by the Bank can be identified, measured, controlled, and reported properly.

Based on POJK Regulation No. 18/POJK.03/2016 dated March 16, 2016 regarding, the risk management implementation for commercial bank, conventional banks are required to apply eight (8) type of risks and five (5) grades to value risks.

In relation to the implementation of risk management as required by Financial Services Authority (OJK), the Bank prepares quarterly risk profile report on self assessment basis. Based on the self assessment results of the quarterly risk profile report submitted to Financial Services Authority (OJK) as of June 2024, the Bank's overall risk profile is at the low to moderate composite risk level.

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi berlaku dan tidak disyaratkan untuk diungkapkan oleh Standar Akuntansi Keuangan di Indonesia.

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.

Pada tanggal 31 Desember 2024 dan 2025, Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No.15/15/PBI/2013 tanggal 24 Desember 2013 tentang Giro Wajib Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional sebagaimana telah diubah beberapa kali dengan PBI No.18/3/PBI/2016 tanggal 10 Maret 2016, PBI No.18/14/PBI/2016 tanggal 18 Agustus 2016, PBI No. 19/6/PBI/2017 tanggal 17 April 2017, PBI No. 20/3/PBI/2018 tanggal 29 Maret 2018, PBI No. 23/16/PBI/2021 tanggal 21 Desember 2021, PBI No. 24/4/PBI/2022 tanggal 25 Februari 2022 dan Peraturan Anggota Dewan Gubernur (PADG) No. 20/30/PADG/2018 tanggal 30 November 2018, No.21/14/PADG/2019 tanggal 26 Juni 2019, No. 21/27/PADG/2019 tanggal 26 Desember 2019, No. 22/2/PADG/2020 tanggal 13 Maret 2020, No. 22/10/PADG/2020 tanggal 30 April 2020, PADG 22/19/PADG/2020 tanggal 29 Juli 2020, 24/3/PADG/2022 tanggal 1 Maret 2022, 24/8/PADG/2022 tanggal 30 Juni 2022, PADG Nomor 2 Tahun 2023 tanggal 1 April 2023, PADG No. 12 Tahun 2023 tanggal 27 September 2023, dan PADG No. 8 Tahun 2025 tanggal 27 Maret 2025 perubahan terakhir tentang "Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah" dalam Rupiah dan mata uang asing, yang rinciannya sebagai berikut:

**40. ADDITIONAL DISCLOSURE ON NOTES TO
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The following additional information below is information required by applicable regulations and is not required to be disclosed by Indonesian Financial Accounting Standards.

a. Current Accounts with Bank Indonesia

The Bank is required to maintain minimum statutory reserves (GWM) in Rupiah for conventional banking and statutory reserves in foreign currencies for foreign exchange transactions.

As of December 31, 2024 and 2025, the Bank's Minimum Statutory Reserve complies with Bank Indonesia (BI) Regulation No. 15/15/PBI/2013 dated December 24, 2013 which have been further amended with PBI No. 18/3/PBI/2016 dated March 10, 2016, PBI No. 18/14/PBI/2016 dated August 18, 2016, PBI No. 19/6/PBI/2017 dated April 17, 2017, PBI No. 20/3/PBI/2018 dated March 29, 2018, PBI No. 23/16/PBI/2021 dated December 21, 2021, PBI No. 24/4/PBI/2022 dated February 25, 2022 and Regulation of Members of The Board of Governors (PADG) No.20/30/PADG/2018 dated November 30, 2018, No. 21/14/PADG/2019 dated June 26, 2019, No. 21/27/PADG/2019 dated December 26, 2019, No. 22/2/PADG/2020 dated March 13, 2020, No. 22/10/PADG/2020 dated April 30, 2020, 22/19/PADG/2020 dated July 29, 2020, No. 24/3/PADG/2022 dated March 1, 2022, 24/8/PADG/2022 dated June 30, 2022, PADG No. 2, 2023 dated April 1, 2023, PADG No. 12 year 2023 date September 27, 2023, and the latest PADG No 8 year 2025 date March 27, 2025 "Minimum Statutory Reserve Requirements in Rupiah and Foreign Currencies of Conventional Commercial Banking, Sharia Commercial Banking and Sharia Business Units" concerning Minimum Statutory Reserve of Commercial Banks with BI in Rupiah and foreign currency, which are as follows:

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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(lanjutan)**

a. Giro pada Bank Indonesia (lanjutan)

	31 Desember/December 31,	
	2025	2024
Rupiah		
- GWM Primer		
Harian*)	0,00%	0,00%
Rata-rata**)	9,00%	9,00%
- PLM***)	4,00%	5,00%
Mata uang asing	4,00%	4,00%

*) Mulai berlaku per 1 September 2022

**) Berdasarkan PADG Nomor 12 Tahun 2023 tanggal 27 September 2023. Penyesuaian kebijakan pengaturan GWM Rupiah menjadi 4% mulai berlaku tanggal 1 Oktober 2023.

***) Berdasarkan Peraturan Anggota Dewan Gubernur (PADG) Nomor 23 Tahun 2025 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah, PLM ditetapkan 4% mulai berlaku tanggal 20 Oktober 2025.

GWM Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia. GWM Sekunder dan Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa SBI, Surat Utang Negara (SUN), Surat Berharga Syariah Negara (SBSN) dan/atau excess reserve yang merupakan kelebihan saldo Rekening Giro Rupiah Bank dari GWM Primer, GWM LFR dan Rasio Intermediasi Makroprudensial (RIM).

GWM LFR dan RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia, jika LFR dan RIM Bank dibawah minimum LFR dan RIM target Bank Indonesia (84%) atau jika di atas maksimum LFR dan RIM target BI (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif BI sebesar 14%.

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

**a. Current Accounts with Bank Indonesia
(continued)**

	Rupiah
Primary Minimum Statutory Reserve -	
Daily*)	
Average**)	
PLM***)	
Foreign Currencies	

*) Effective on September 1, 2022

**) Based on PADG No. 12 year 2023 dated September 27, 2023. Adjusting Minimum Statutory Reserve to 4% (four percent) effective on October 1, 2023.

***) Based on Regulation of Members of The Board of Governors (PADG) No 23 2025 concerning Macroprudential Liquidity Buffer (PLM) for Conventional Commercial Banks, Sharia Banks and Sharia Business Unit, PLM is 4% (four percent) effective on October 20, 2025.

Primary Minimum Statutory Reserve is a minimum reserve that should be maintained by the Bank in Current Accounts with Bank Indonesia. Secondary Minimum Statutory Reserve and Macroprudential Liquidity Buffer are the minimum reserves that should be maintained by the Bank which comprised of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), Sharia Government Securities (SBSN), and/or excess reserve which represent the excess reserve of the Bank's Current Accounts in Rupiah over the Primary Minimum Statutory Reserve, Minimum Statutory Reserve on LFR and Macroprudential Intermediation Ratio (RIM).

Minimum Statutory Reserve on LFR and RIM is the additional reserve that should be maintained by the Bank in the form of Current Accounts with Bank Indonesia, if the Bank's LFR and RIM is below the minimum of LFR and RIM targeted by Bank Indonesia (84%) or if the Bank's LFR and RIM is above the maximum of LFR and RIM targeted by BI (94%) and the Capital Adequacy Ratio (CAR) is below BI requirement of 14%.

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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(lanjutan)**

a. Giro pada Bank Indonesia (lanjutan)

Rasio Giro Wajib Minimum untuk rekening Rupiah dan mata uang asing Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar:

	31 Desember/December 31,	
	2025	2024
Rupiah		
- GWM Primer		
Harian	4,15%	7,67%
Rata-rata	3,72%	7,85%
- PLM	41,56%	33,10%
Mata uang asing	4,24%	4,14%

Bank telah memenuhi ketentuan Bank Indonesia yang berlaku tentang Giro Wajib Minimum Bank Umum pada tanggal 31 Desember 2025 dan 2024.

b. Giro pada bank lain

Seluruh giro pada bank lain pada tanggal 31 Desember 2025 dan 2024 digolongkan sebagai "lancar".

c. Penempatan pada Bank Indonesia dan bank lain

Seluruh penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2025 dan 2024 digolongkan sebagai "lancar".

d. Efek - efek

Seluruh efek-efek milik Bank pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan sebagai "lancar".

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

**a. Current Accounts with Bank Indonesia
(continued)**

The ratios of the Bank's Minimum Statutory Reserve requirement for its Rupiah and foreign currencies accounts as of December 31, 2025 and 2024, respectively, are as follows:

	Rupiah
Primary Minimum Statutory Reserve -	
Daily	
Average	
PLM -	
Foreign Currencies	

The Bank has fulfilled Bank Indonesia regulation regarding Statutory Reserves Requirement on Commercial Banks as of December 31, 2025 and 2024.

b. Current accounts with other banks

All current accounts with other banks as of December 31, 2025 and 2024 were classified as "current".

c. Placements with Bank Indonesia and other banks

All placements with Bank Indonesia and other banks as of December 31, 2025 and 2024 were classified as "current".

d. Marketable Securities

All of the marketable securities owned by the Bank as of December 31, 2025 and 2024 are classified as "current".

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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e. Kredit yang diberikan

	31 Desember/December 31,	
	2025	2024
Lancar	25.347.684	22.235.207
Dalam perhatian khusus	655.787	730.193
Kurang lancar	76.348	12.872
Diragukan	1.025	10.516
Macet	326.343	475.013
	26.407.187	23.463.801
Cadangan kerugian penurunan nilai	(268.605)	(450.922)
Neto	26.138.582	23.012.879

Rasio kredit bermasalah bruto (rasio *NPL* - bruto) Bank terhadap total kredit yang diberikan adalah sebesar 1,53% dan 2,12%, masing-masing pada tanggal 31 Desember 2025 dan 2024, sedangkan rasio kredit bermasalah neto terhadap total kredit (rasio *NPL* - neto) adalah sebesar 0,11% dan 0,82%, masing-masing pada tanggal 31 Desember 2025 dan 2024.

Rasio kredit usaha kecil terhadap jumlah kredit yang diberikan adalah sebesar 5,44% dan 6,89% masing-masing pada tanggal 31 Desember 2025 dan 2024.

Kredit yang diberikan kepada karyawan terdiri dari kredit untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, untuk membeli rumah, kendaraan bermotor, dan keperluan pribadi lainnya, dengan suku bunga per tahun masing-masing sebesar 3,00%-13,00% dan 5,00%-9,25%. Kredit ini berjangka waktu antara 1 tahun sampai dengan 19 tahun dan dilunasi melalui pemotongan gaji karyawan setiap bulan.

Kredit yang diberikan kepada pihak-pihak berelasi pada tanggal 31 Desember 2025 dan 2024 masing-masing berjumlah Rp4.211 dan Rp5.631 (Catatan 32) yang diberikan kepada dewan komisaris, direksi, dan pejabat eksekutif.

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

e. Loans

Current
Special mention
Substandard
Doubtful
Loss

Allowance for
impairment losses

Net

The ratio of gross non-performing loans (gross *NPL* ratio) of the Bank to total loans are 1.53% and 2.12% as of December 31, 2025 and 2024, respectively, while the net non-performing loans to total loans (net *NPL* ratio) are 0.11% and 0.82% as of December 31, 2025 and 2024, respectively.

The ratio of loans to small-scale businesses to total loans are 5.44% and 6.89% as of December 31, 2025 and 2024, respectively.

Loans to employees consist of loans with annual interest ranging from 3.00%-13.00% and 5.00%-9.25% for the years ended December 31, 2025 and 2024, respectively, which are intended for acquisition of houses, motor vehicles and other personal needs of the employees. These loans will mature within 1 year to 19 years and are collected through monthly payroll deductions

Loans to related parties as of December 31, 2025 and 2024 amounted to Rp4,211 and Rp5,631, (Note 32) respectively, which are given to Board of Commissioners, Board of Directors and executive officers.

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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(lanjutan)**

f. Kredit restrukturisasi

Pada tanggal 31 Desember 2025 dan 2024 saldo kredit yang direstrukturisasi Bank adalah sebesar:

Jenis/Type	Kolektibilitas/ Collectability
Modal kerja/Working capital	Lancar/Current Dalam perhatian khusus/ Special mention Kurang lancar/ Substandard Diragukan/Doubtful Macet/Loss
Investasi/Investment	Lancar/Current Dalam perhatian khusus/ Special mention Kurang lancar / Substandard Diragukan/Doubtful Macet/Loss
Konsumer/Consumer	Lancar/Current Dalam perhatian khusus/ Special mention Kurang lancar/ Substandard Diragukan/Doubtful Macet/Loss
Jumlah/Total	
Cadangan kerugian penurunan nilai/ Allowance for impairment losses	
Neto/Net	

Seluruh restrukturisasi kredit dilakukan melalui penjadwalan ulang pembayaran pokok kredit dan bunga, penambahan jangka waktu kredit dan penyesuaian suku bunga.

Termasuk dalam kredit restrukturisasi diatas adalah restrukturisasi untuk debitur yang terdampak pandemi COVID-19 sesuai dengan POJK No. 11/POJK.03/2020 "Stimulus Perekonomian Nasional sebagai kebijakan countercyclical dampak penyebaran Corona Virus Disease 2019" tertanggal 13 Maret 2020 yang telah diperbaharui beberapa kali dengan POJK No. 48/POJK.03/2020 "Perubahan Pertama Atas POJK No.11/POJK.03/2020" tertanggal 1 Desember 2020 dan POJK No. 17/POJK.03/2021 "Perubahan Kedua Atas POJK No.11/POJK.03/2020" tertanggal 10 September 2021 serta Siaran Pers OJK No. SP 85/DHMS/OJK/XI/2022 tertanggal 28 November 2022 tentang Perpanjangan Kebijakan Restrukturisasi Kredit dan Pembiayaan Secara Targeted dan Sektorat Atasi Dampak Lanjutan Pandemi COVID. Per tanggal 31 Desember 2025 total saldo kredit restrukturisasi COVID-19 adalah sebesar Rp213.343 (2024: Rp2.184.606).

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

f. Restructured loans

As of December 31, 2025 and 2024 the Bank's restructured loans are as follows:

31 Desember/December 31,	
2025	2024
76.345	195.990
495.676	517.367
-	5.298
-	2.399
119.661	285.109
691.682	1.006.163
2.593.205	2.120.916
91.572	112.412
-	313
70.699	-
130.325	131.147
2.885.801	2.364.788
6.979	32.442
1.863	6.225
-	-
-	966
2.546	1.779
11.388	41.412
3.588.871	3.412.363
(191.411)	(402.537)
3.397.460	3.009.826

All restructured loans were modified through loans principal and interest rescheduling, extension of loan maturity period and interest rate adjustment.

Included in the above restructured loan are restructured for debtors affected by COVID-19 pandemic in accordance with SFAS No. 11/POJK.03/2020 "National Economic stimulus as countercyclical policy in the impact of the spread of Coronavirus Disease 2019 dated March 13, 2020 which was updated by SFAS No. 48/POJK.03/2020 "First Changes in POJK No. 11/POJK.03/2020" dated December, 1 2020 and SFAS No. 17/POJK.03/2021 "Second Changes in POJK No. 11/POJK.03/2020" dated September 10, 2021, also Press Release OJK No. SP 85/DHMS/OJK/XI/2022 dated November 28, 2022 as of December 31, 2025 the balance of COVID-19 restructured loans amounted to Rp213,343 (2024: Rp2,184,606).

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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(lanjutan)**

g. Susunan Manajemen Risiko

Dari sudut pandang manajemen risiko, struktur organisasi Bank dapat dibagi menjadi:

- a. Dewan Komisaris merupakan badan manajemen terpenting yang mempunyai wewenang dan tanggung jawab:
 - Mengevaluasi kebijakan Manajemen Risiko dan strategi Manajemen Risiko secara periodik atau dalam frekuensi tertentu yang lebih sering dalam hal terdapat perubahan faktor yang mempengaruhi kegiatan bisnis Bank secara signifikan;
 - Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan kebijakan Manajemen Risiko secara berkala;
 - Memastikan kebijakan dan proses manajemen Risiko dilaksanakan secara efektif dan terintegrasi dalam proses manajemen risiko secara keseluruhan. Dewan Komisaris dibantu oleh Komite Pemantau Risiko.
- b. Direksi dan komite-komite manajemen sebagai struktur strategik. Direksi menjalankan fungsi kebijakan risiko (*risk policy*) melalui komite-komite Direksi seperti Komite Manajemen Risiko (KMR), Komite Asset & Liability (ALCO), Komite Kebijakan Perkreditan (KKP). Fungsi utamanya antara lain:
 - Bertanggung jawab atas pelaksanaan kebijakan Manajemen Risiko dan eksposur Risiko yang diambil oleh Bank secara keseluruhan, sesuai dengan tingkat Risiko yang akan diambil (*risk appetite*) dan toleransi Risiko (*risk tolerance*) Bank;
 - Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi;
 - Mengembangkan budaya Manajemen Risiko pada seluruh jenjang organisasi;

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

g. Risk Management Structure

From the point of view of risk management, the Bank organisational structure can be divided into:

- a. The Board of Commissioners is the most important management agency having authority and responsibility:
 - Evaluating Risk Management policies and Risk Management strategies periodically or in a certain frequency more frequently in the event that there are changes in factors that significantly affect the Bank's business activities;
 - Evaluating the accountability of the Board of Directors and providing directions for improvement of the implementation of Risk Management policies on a regular basis;
 - Ensuring that Risk management policies and processes are implemented effectively and integrated into the overall risk management process. the Board of Commissioners is assisted by the Risk Monitoring Committee.
- b. The Board of Directors and management committees as strategic structure. The Board of Directors carries out the function of risk policy (*risk policy*) through the Board of Directors committees such as the Risk Management Committee (RMC), Asset & Liability Committee (ALCO), Credit Policy Committee (CPC). Its main function, among others:
 - Responsible for the implementation of Risk Management policies and Risk exposures taken by the Bank as a whole, in accordance with the level of Risk to be taken (*risk appetite*) and the Bank's risk tolerance;
 - Evaluate and decide on transactions that require the approval of the Board of Directors;
 - Develop a Risk Management culture at all levels of the organization;

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g. Susunan Manajemen Risiko (lanjutan)

- b. Direksi dan komite-komite manajemen sebagai struktur strategik. Direksi menjalankan fungsi kebijakan risiko (*risk policy*) melalui komite-komite Direksi seperti Komite Manajemen Risiko (KMR), Komite Asset & Liability (ALCO), Komite Kebijakan Perkreditan (KKP). Fungsi utamanya antara lain: (lanjutan)

- Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan Manajemen Risiko;
- Memastikan bahwa fungsi Manajemen Risiko telah beroperasi secara independen. Komite Manajemen Risiko akan memantau penerapan manajemen risiko antara lain berdasarkan laporan yang dipersiapkan oleh Divisi Manajemen Risiko.

- c. Komite Pemantau Risiko, merupakan fungsi pengawasan manajemen risiko pada level Komisaris dan Pihak Independen. Adapun kewenangan dan tugas dari Komite Pemantau Risiko antara lain:

- Evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan Bank;
- Pemantauan dan evaluasi pelaksanaan tugas komite manajemen risiko dan Divisi Manajemen Risiko, guna memberikan rekomendasi kepada Dewan Komisaris.

- d. Divisi Manajemen Risiko merupakan fungsi pengelolaan penerapan manajemen risiko pada PT Bank China Construction Bank Indonesia Tbk yang independen terhadap aktivitas operasional Bank, bertanggung jawab secara berkelanjutan terhadap pemantauan dan analisis eksposur risiko yang dihadapi oleh Bank.

- e. *Risk Taking Unit*, merupakan unit bisnis dan operasional, serta unit lain yang termasuk dalam *first line of defense* yang bertanggung jawab atas masing-masing risiko pada aktivitas bisnis dan operasional bank.

**40. ADDITIONAL DISCLOSURE ON NOTES TO
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g. Risk Management Structure (continued)

- b. The board of Directors and management committees as strategic structure. The Board of Directors carries out the function of risk policy (*risk policy*) through the Board of Directors committees such as the Risk Management Committee (RMC), Asset & Liability Committee (ALCO), Credit Policy Committee (CPC). Its main function, among others: (continued)

- Ensuring the improvement of human resource competencies related to Risk Management;
- Ensure that the Risk Management function operates independently. The Risk Management Committee will monitor the implementation of risk management among others, according to a report prepared by the Risk Management Division.

- c. Risk Monitoring Committee, is a risk management supervisory function at the level of Commissioners and Independent Parties. The authorities and duties of the Risk Monitoring Committee include:

- Evaluation of conformity between risk management policies and the implementation of Bank policies;
- Monitoring and evaluating the implementation of the duties of the risk management committee and the Risk Management Division, in order to provide recommendations to the Board of Commissioners.

- d. Risk Management Division is a function of managing the implementation of risk management at PT Bank China Construction Bank Indonesia Tbk which is independent of the Bank's operational activities, responsible for the monitoring and analysis of continuous exposure to the risks faced by the Bank.

- e. Risk Taking Unit, is a business and operational unit, as well as other units included in the first line of defense which are responsible for each risk in the bank's business activities and operations.

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g. Susunan Manajemen Risiko (lanjutan)

f. *Internal Control*, merupakan sistem Pengendalian Internal Bank di masing-masing Divisi dan Kantor didukung oleh fungsi pengawasan dari Divisi Audit Internal, pengawasan dari Divisi Kepatuhan, serta Satuan Kerja *Anti-Fraud*.

h. Risiko operasional

Bank terus meningkatkan tata kelola risiko operasional dengan kolaborasi aktif antara perspektif *bottom-up* dari *risk taking unit* dan Divisi Manajemen Risiko dan pengawasan aktif dari Manajemen secara *top-down*. Implementasi *internal control bottom-up* dilakukan melalui peningkatan pemahaman dan keterampilan karyawan dalam mengidentifikasi dan memitigasi risiko bisnis utama melalui proses *Operational Risk Self-Assessment (ORSA)*, pemantauan *Key Operational Risk Indicator (KORI)*, serta kaji ulang dan pembaruan kebijakan dan prosedur secara berkala.

Bank secara berkala, melakukan pemantauan dan tindak lanjut oleh Direksi secara komprehensif, dan pelaksanaan forum Komite Manajemen Risiko (KMR) minimal 4 kali dalam setahun yang membahas mengenai isu strategis terkait dengan pengelolaan risiko Bank.

i. Risiko hukum

Bank memastikan setiap produk dan transaksi baik yang baru maupun yang sudah ada telah sesuai dengan peraturan dan perundangan yang berlaku. Bank mengelola risiko hukum dengan meminimalisasi potensi terjadinya gugatan dari para pihak yang menyebabkan kerugian terhadap Bank. Seluruh perjanjian diproses dan dikembangkan dengan kerangka perjanjian sesuai dengan peraturan perundangan yang berlaku di Indonesia. Bank mengelola setiap kasus hukum dan menangani kasus litigasi yang dihadapi sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku.

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

g. Risk Management Structure (continued)

f. *Internal Control*, has the function to control system in each Division and Office supported by a supervisory function from the Internal Audit Division, supervision from the Compliance Division, and the Anti-Fraud Work Unit

h. Operational risk

The Bank continues to improve operational risk with an active collaboration between bottom-up perspective from risk taking unit and Risk Management Division and active supervision from top-down Management. Internal control of bottom-up is implemented by increasing employee understanding and skills in identifying and mitigating key business risks through the Operational Risk Self-Assessment (ORSA) process, monitoring Key Operational Risk Indicators (KORI), as well as periodic review and updating of policies and procedures.

From top-down perspective, the Bank regularly conducted monitoring follow-up from the Board of Directors comprehensively, and the implementation of Risk Management Committee (RMC) forums that discuss strategic issues related to corporate risk management at minimum 4 times a year.

i. Legal risk

The Bank ensures that all new and existing products and transactions are in accordance with the applicable laws and regulations. The Bank manages legal risk by minimizing the potential for claims from parties that cause losses to the Bank. All agreements are processed and developed within the framework of the agreement in accordance with applicable laws and regulations in Indonesia. The Bank manages every legal case and handles litigation cases that are faced in accordance with the applicable laws and regulations.

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j. Risiko kepatuhan

Bank melakukan berbagai upaya preventif dengan mematuhi kaidah-kaidah perbankan yang berlaku untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan serta memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada OJK dan/atau otoritas pengawas lain yang berwenang.

Peran dan fungsi kepatuhan sangat dibutuhkan dalam mengelola risiko kepatuhan agar sejalan dengan penerapan manajemen risiko Bank secara keseluruhan dalam rangka menjaga harmonisasi antara kepentingan komersial Bank dengan ketaatan terhadap ketentuan peraturan perundang-undangan yang berlaku.

k. Risiko reputasi

Bank memiliki sistem untuk menangani pengaduan nasabah dan didukung kebijakan serta prosedur penanganan dan penyelesaian pengaduan nasabah yang memadai.

Pelaporan secara rutin kepada manajemen dilakukan melalui laporan bulanan dan triwulanan Manajemen Risiko kepada jajaran Direksi yaitu terkait data pengaduan dan penyelesaian pengaduan.

Bank melakukan monitoring secara sistematis dan mencakup media secara keseluruhan termasuk yang bersumber secara *online* maupun *offline*. Setiap potensi risiko reputasi dikelola dengan jalur eskalasi masalah yang telah ditentukan berdasarkan signifikansi masalah kepada anggota Direksi terkait. Jalur komunikasi yang jelas juga telah disiapkan untuk memastikan keseragaman pesan komunikasi kepada karyawan lini depan terkait dengan pemberitaan media atau isu reputasi.

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

j. Compliance risk

The Bank carries out various preventive measures by complying with applicable banking rules to ensure that the policies, regulations, systems and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the OJK and the provisions of the legislation and ensure the Bank's compliance with commitments made by the Bank to the OJK and/or other authorised supervisory authorities.

The role and function of compliance is needed in managing compliance risk so that it is in line with the implementation of the Bank's overall risk management in order to maintain harmonisation between the Bank's commercial interests and compliance with applicable laws and regulations.

k. Reputation risk

The Bank has a system to handle customer complaints and is supported by policies and procedures for handling and resolving customer complaints adequately.

Reporting on a regular basis to management is done through monthly and quarterly reports on Risk Management to the Board of Directors regarding data of value of the complaint.

The Bank does systematic media monitoring including online and offline media. Each potential reputation risk is managed by escalating a predetermined problem based on the significance of the problem for the relevant members of the Board of Directors. Clean-cut lines of communication have also been prepared to ensure uniformity of communication messages to front-line employees related to media reporting or the issue that has potential reputation risk.

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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(lanjutan)**

I. Risiko strategik

Risiko strategik timbul antara lain disebabkan adanya penetapan dan pelaksanaan strategi yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank terhadap perubahan eksternal. Dalam mengelola risiko strategik, Bank melakukan identifikasi pada aktivitas fungsional tertentu seperti perkreditan, treasury dan investasi, serta operasional dan jasa. Bank melakukan pencatatan perubahan kinerja akibat tidak terealisasinya pelaksanaan strategi dan melakukan pengendalian keuangan untuk melakukan pemantauan realisasi target Bank.

Bank memperkuat implementasi strategi dengan pemantauan secara berkala, diiringi dengan pengelolaan struktur biaya yang baik. Inisiatif dari Bank dalam mendorong implementasi strategi untuk mendukung misi dan tujuan Bank diikuti dengan pengawasan yang kuat dan berkelanjutan. Pengawasan tujuan strategis yang ketat dari Direksi akan memastikan Bank bergerak ke arah yang tepat.

Penilaian risiko Bank yang disampaikan kepada Otoritas Jasa Keuangan (OJK) yang disusun melalui proses *self-assessment* untuk menghasilkan profil risiko yang terdiri dari *inherent risk* yaitu risiko yang melekat pada aktivitas bank dan *risk control system* yaitu pengendalian terhadap risiko inheren. Sesuai dengan kriteria ukuran dan kompleksitas usaha Bank berdasarkan peraturan Otoritas Jasa Keuangan (POJK) yang berlaku, penilaian risiko dilakukan terhadap delapan jenis risiko yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko kepatuhan, risiko hukum, risiko reputasi, dan risiko strategik.

Hasil penilaian profil risiko Bank yang disampaikan kepada Otoritas Jasa Keuangan (POJK) pada periode Juni 2024 menunjukkan bahwa peringkat risiko secara keseluruhan bisnis Bank dinilai "*Low to Moderate*" dengan kecenderungan tren stabil.

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

I. Strategic risk

Strategic risk is caused by decision and application of improper strategy, improper business decisions and unresponsive bank action against external changes. In addressing strategic risk, the Bank identifies functional activities from loan, treasury, investment, operation and services. The Bank record the change of performance as result of unrealized strategic application and the control of financial position by monitoring the realisation of the Bank's goal.

The Bank strengthens strategy implementation by periodic monitoring, accompanied by adequate cost structure management. The initiative of the Bank in encouraging the implementation of strategies to support the mission and objectives of the Bank is followed by strong and ongoing supervision. Supervision of the strict strategic objectives of the Board of Directors will ensure the Bank moves in the right direction.

The Bank risks assessment which is submitted to Financial Services Authority (OJK) is evaluated through self-assessment process by making a risk profile which consists of inherent risks to the bank industry as well as the corresponding controls to address those risks. According to Financial Services Authority (OJK) regulation, on the basis of Bank measurement and business complexity, the risks are evaluated on the basis of eight types of risk namely credit risk, market risk, liquidity risk, operational risk, compliance risk, legal risk, reputation risk, and strategic risk.

The results of the evaluation of risk profile of the Bank which has been submitted to Financial Services Authority (OJK) in June 2024 indicated that the aggregate risk of the Bank's business is "Low to Moderate" with tendency of a stable trend.

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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m. Posisi Devisa Neto

Perhitungan Posisi Devisa Neto ("PDN") didasarkan pada Peraturan Bank Indonesia No. 5/13/PBI/2003 tanggal 17 Juli 2003 sebagaimana telah diubah terakhir dengan Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015 tentang Posisi Devisa Neto Bank Umum. Berdasarkan peraturan tersebut, Bank diwajibkan untuk menjaga rasio PDN laporan posisi keuangan dan secara keseluruhan maksimum 20% dari jumlah modal. PDN adalah penjumlahan nilai absolut yang dinyatakan dalam Rupiah dari selisih neto antara aset dan liabilitas dalam mata uang asing dan selisih neto dari tagihan dan liabilitas komitmen dan kontinjensi yang dicatat dalam rekening administratif yang didenominasi dalam setiap mata uang asing. Perhitungan Posisi Devisa Neto ("PDN") didasarkan Peraturan Bank Indonesia No. 15 Tahun 2023 Perubahan Ketiga Atas Peraturan Bank Indonesia Nomor 22/14/PBI/2020 Tentang Operasi Moneter.

Berikut adalah PDN masing-masing pada tanggal 31 Desember 2025 dan 2024 per mata uang sebagai berikut:

	31 Desember/December 31, 2025		
	Aset/ Assets	Liabilitas/ Liabilities	Posisi Devisa Neto/ Net Open Position
Mata Uang			
Keseluruhan (laporan posisi keuangan dan rekening administratif)			
Dolar Amerika Serikat	7.718.280	7.713.008	5.272
Dolar Singapura	1.202.330	1.205.300	2.970
Yuan Renminbi Cina	812.635	797.150	15.485
Dolar Australia	23.072	23.163	91
Yen Jepang	4.217	4.203	14
Euro Eropa	3.555	3.462	93
Dolar Hong Kong	80	2	78
Poundsterling Britania Raya	120	-	120
Jumlah	9.764.289	9.746.288	24.123
Jumlah Modal Tier I dan Tier II pada tanggal 31 Desember 2025			6.719.257
Rasio PDN pada tanggal 31 Desember 2025			0,36%
Jumlah Modal Tier I dan Tier II pada tanggal 30 November 2025			6.657.157
Rasio PDN pada tanggal 30 November 2025			0,22%

40. ADDITIONAL DISCLOSURE ON NOTES TO THE FINANCIAL STATEMENTS (continued)

m. Net Open Position

The Net Open Position ("NOP") is calculated based on Bank Indonesia Regulation No. 5/13/PBI/2003 dated July 17, 2003 which was last amended by Bank Indonesia Regulation No. 17/5/PBI/2015 dated May 29, 2015 regarding Net Open Position for Commercial Bank. Based on this regulation, the Bank is required to maintain Net Open Position ratio of the overall statements of financial position at a maximum of 20% of the total capital. The NOP is the sum of the absolute values, which are stated in Rupiah, of the net difference between the assets and liabilities denominated in each foreign currency and the net difference of the receivables and payables of both commitments and contingencies recorded in the administrative accounts denominated in each foreign currency. The Net Open Position ("NOP") is calculated based on Bank Indonesia Regulation No. 15 of 2023 which was third amendment to Bank Indonesia regulation No 22/14/PBI/2020 regarding Monetary Operation.

The table below represent NOP as of December 31, 2025 and 2024, respectively by currencies as follows:

Currencies
Aggregate (statement of financial position and administrative accounts)
United States Dollar
Singapore Dollar
Chinese Yuan Renminbi
Australian Dollar
Japanese Yen
European Euro
Hong Kong Dollar
Great Britain Poundsterling
Total
Total Capital Tier I and Tier II December 31, 2025
NOP Ratio as of December 31, 2025
Total Capital Tier I and Tier II November 30, 2025
NOP Ratio as of November 30, 2025

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**40. PENGUNGKAPAN INFORMASI TAMBAHAN
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(lanjutan)**

m. Posisi Devisa Neto (lanjutan)

Berikut adalah PDN masing-masing pada tanggal 31 Desember 2025 dan 2024 per mata uang sebagai berikut: (lanjutan)

	31 Desember/December 31, 2024		
	Aset/ Assets	Liabilitas/ Liabilities	Posisi Devisa Neto/ Net Open Position
Mata Uang			
Keseluruhan (laporan posisi keuangan dan rekening administratif)			
Dolar Amerika Serikat	9.593.491	9.593.102	389
Dolar Singapura	937.468	937.310	158
Yuan Renminbi Cina	381.860	381.249	611
Dolar Australia	19.444	19.426	18
Yen Jepang	1.759	1.703	56
Euro Eropa	615	586	29
Dolar Hong Kong	49	2	47
Poundsterling Britania Raya	53	-	53
Jumlah	10.934.739	10.933.378	1.361
Jumlah Modal Tier I dan Tier II pada tanggal 31 Desember 2024			6.355.818
Rasio PDN pada tanggal 31 Desember 2024			0.02%
Jumlah Modal Tier I dan Tier II pada tanggal 30 November 2024			6.455.896
Rasio PDN pada tanggal 30 November 2024			0.05%

n. Manajemen permodalan

Sasaran utama atas kebijakan pengelolaan permodalan yang dilakukan oleh Bank adalah untuk mematuhi ketentuan permodalan eksternal yang berlaku dan untuk mempertahankan rasio permodalan yang sehat agar dapat mendukung usaha dan memaksimalkan nilai bagi pemegang saham.

Bank mengelola struktur modal dan melakukan penyesuaian atas struktur tersebut terhadap perubahan kondisi ekonomi dan karakteristik risiko aktivitasnya. Untuk mempertahankan atau menyesuaikan struktur modal tersebut, Bank dapat menyesuaikan jumlah pembayaran dividen kepada pemegang saham, mengembalikan modal kepada pemegang saham atau mengeluarkan saham baru.

Manajemen menggunakan rasio permodalan yang diwajibkan regulator untuk memantau permodalan Bank. Pendekatan OJK digunakan untuk pengukuran tersebut terutama berdasarkan pengawasan atas hubungan antara kecukupan modal dengan ketersediaan modal.

40. ADDITIONAL DISCLOSURE ON NOTES TO THE FINANCIAL STATEMENTS (continued)

m. Net Open Position (continued)

The table below represent NOP as of December 31, 2025 and 2024, respectively by currencies as follows: (continued)

	Currencies
	Aggregate (statement of financial position and administrative accounts)
	United States Dollar
	Singapore Dollar
	Chinese Yuan Renminbi
	Australian Dollar
	Japanese Yen
	European Euro
	Hong Kong Dollar
	Great Britain Poundsterling
	Total
Total Capital Tier I and Tier II December 31, 2024	
NOP Ratio as of December 31, 2024	
Total Capital Tier I and Tier II November 30, 2024	
NOP Ratio as of November 30, 2024	

n. Capital management

The primary objectives of the Bank's capital management policy is to ensure that the Bank complies with applicable external capital requirements to maintain healthy capital ratios in order to support their business and to maximise shareholder value.

The Bank manages their capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of their activities. In order to maintain or adjust the capital structure, the Bank may adjust the amount of dividend payment to shareholders, return capital to shareholders or issue new shares.

Management uses regulatory capital ratios in order to monitor its capital. OJK's approach is used to measure it which is primarily based on monitoring the relationship of the capital adequacy to availability of capital resources.

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n. Manajemen permodalan (lanjutan)

Bank telah mematuhi semua persyaratan modal yang ditetapkan sepanjang tahun pelaporan.

Rasio Kewajiban Penyediaan Modal Minimum ("KPMM") adalah rasio modal Bank terhadap Aset Tertimbang Menurut Risiko ("RWA"). Kewajiban Penyediaan Modal Minimum ("KPMM") Bank berdasarkan POJK No. 11/POJK.03/2016, POJK No. 34/POJK.03/2016, POJK No. 27 tahun 2022 yang berlaku adalah sebagai berikut:

	31 Desember/December 31,	
	2025	2024
Modal inti (Tier 1)	6.475.767	6.139.213
Modal pelengkap (Tier 2)	243.490	216.605
Jumlah modal	6.719.257	6.355.818
Aset tertimbang menurut risiko		
Risiko kredit	21.146.371	19.390.306
Risiko pasar	617.475	349.855
Risiko operasional	1.029.389	954.434
Jumlah aset tertimbang menurut risiko	22.793.235	20.694.595
Rasio KPMM		
Rasio Common Equity Tier 1	28,41%	29,67%
Rasio Tier 1	28,41%	29,67%
Rasio Tier 2	1,07%	1,05%
Rasio total	29,48%	30,72%
Rasio KPMM yang diwajibkan menurut profil risiko	9,00% - < 10,00%	9,00% - < 10,00%

o. Batas Minimum Pemberian Kredit

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat pelanggaran ataupun pelampauan Batas Maksimum Pemberian Kredit ("BMPK") kepada pihak ketiga dan pihak berelasi sesuai dengan peraturan yang telah ditetapkan Bank Indonesia.

41. PENYELESAIAN LAPORAN KEUANGAN

Manajemen bertanggung jawab atas penyajian laporan keuangan yang telah diselesaikan dan diotorisasi untuk diterbitkan oleh Direksi Bank pada tanggal 20 Februari 2026.

**40. ADDITIONAL DISCLOSURE ON NOTES TO
THE FINANCIAL STATEMENTS (continued)**

n. Capital management (continued)

The Bank has complied with all applicable external capital requirements throughout the reporting year.

The Capital Adequacy Ratio ("CAR") is the ratio of Bank's capital over its Risk Weighted Assets ("RWA"). The Bank's Capital Adequacy Ratio ("CAR") in accordance to POJK No.11/POJK.03/2016, POJK No. 34/POJK.03/2016 and POJK No. 27 year 2022 is as follows:

Core capital (Tier 1)
Supplementary capital (Tier 2)
Total capital
Risk weighted assets
Credit risk
Market risk
Operational risk
Total risk weighted assets
Capital adequacy ratio
Common Equity Tier 1 ratio
Tier 1 ratio
Tier 2 ratio
Total ratio
Required CAR based on risk profile

o. Legal Lending Limit

As of December 31, 2025 and 2024 there are no breach or violation of the Legal Lending Limit ("LLL") to third parties and related parties as required by Bank Indonesia regulations.

41. COMPLETION OF THE FINANCIAL STATEMENTS

The management is responsible for the preparation of financial statements which were completed and authorized for issuance by the Bank's Board of Directors on February 20, 2026.



中国建设银行

China Construction Bank
印度尼西亚股份有限公司

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